

**DIVERSITY INCLUDES DISABILITY:
EXPLORING INEQUITIES IN FINANCIAL
SERVICES FOR PERSONS WITH
DISABILITIES, INCLUDING THOSE
NEWLY DISABLED DUE TO
LONG-TERM COVID**

HYBRID HEARING
BEFORE THE
SUBCOMMITTEE ON DIVERSITY
AND INCLUSION
OF THE
COMMITTEE ON FINANCIAL SERVICES
U.S. HOUSE OF REPRESENTATIVES
ONE HUNDRED SEVENTEENTH CONGRESS
SECOND SESSION

MAY 24, 2022

Printed for the use of the Committee on Financial Services

Serial No. 117-86



U.S. GOVERNMENT PUBLISHING OFFICE

47-881 PDF

WASHINGTON : 2022

HOUSE COMMITTEE ON FINANCIAL SERVICES

MAXINE WATERS, California, *Chairwoman*

CAROLYN B. MALONEY, New York	PATRICK McHENRY, North Carolina,
NYDIA M. VELAZQUEZ, New York	<i>Ranking Member</i>
BRAD SHERMAN, California	FRANK D. LUCAS, Oklahoma
GREGORY W. MEEKS, New York	BILL POSEY, Florida
DAVID SCOTT, Georgia	BLAINE LUETKEMEYER, Missouri
AL GREEN, Texas	BILL HUIZENGA, Michigan
EMANUEL CLEAVER, Missouri	ANN WAGNER, Missouri
ED PERLMUTTER, Colorado	ANDY BARR, Kentucky
JIM A. HIMES, Connecticut	ROGER WILLIAMS, Texas
BILL FOSTER, Illinois	FRENCH HILL, Arkansas
JOYCE BEATTY, Ohio	TOM EMMER, Minnesota
JUAN VARGAS, California	LEE M. ZELDIN, New York
JOSH GOTTHEIMER, New Jersey	BARRY LOUDERMILK, Georgia
VICENTE GONZALEZ, Texas	ALEXANDER X. MOONEY, West Virginia
AL LAWSON, Florida	WARREN DAVIDSON, Ohio
MICHAEL SAN NICOLAS, Guam	TED BUDD, North Carolina
CINDY AXNE, Iowa	DAVID KUSTOFF, Tennessee
SEAN CASTEN, Illinois	TREY HOLLINGSWORTH, Indiana
AYANNA PRESSLEY, Massachusetts	ANTHONY GONZALEZ, Ohio
RITCHIE TORRES, New York	JOHN ROSE, Tennessee
STEPHEN F. LYNCH, Massachusetts	BRYAN STEIL, Wisconsin
ALMA ADAMS, North Carolina	LANCE GOODEN, Texas
RASHIDA TLAIB, Michigan	WILLIAM TIMMONS, South Carolina
MADELEINE DEAN, Pennsylvania	VAN TAYLOR, Texas
ALEXANDRIA OCASIO-CORTEZ, New York	PETE SESSIONS, Texas
JESÚS “CHUY” GARCIA, Illinois	
SYLVIA GARCIA, Texas	
NIKEMA WILLIAMS, Georgia	
JAKE AUCHINCLOSS, Massachusetts	

CHARLA OUERTATANI, *Staff Director*

SUBCOMMITTEE ON DIVERSITY AND INCLUSION

JOYCE BEATTY, Ohio, *Chairwoman*

AYANNA PRESSLEY, Massachusetts
STEPHEN F. LYNCH, Massachusetts
RASHIDA TLAIB, Michigan
MADELEINE DEAN, Pennsylvania
SYLVIA GARCIA, Texas, *Vice Chair*
NIKEMA WILLIAMS, Georgia
JAKE AUCHINCLOSS, Massachusetts

ANN WAGNER, Missouri, *Ranking Member*
FRANK D. LUCAS, Oklahoma
TED BUDD, North Carolina
ANTHONY GONZALEZ, Ohio, *Vice Ranking Member*
JOHN ROSE, Tennessee
LANCE GOODEN, Texas
WILLIAM TIMMONS, South Carolina

CONTENTS

	Page
Hearing held on:	
May 24, 2022	1
Appendix:	
May 24, 2022	27

WITNESSES

TUESDAY, MAY 24, 2022

Cannington, Alison, Senior Manager, Advocacy and Organizing, The Kelsey ...	4
DiBartolo, Cynthia, Founder and CEO, Tigress Financial Partners	6
Foley, Thomas, Executive Director, National Disability Institute	7
Sullivan, Caroline, Executive Director, North Carolina Business Committee for Education, Office of the Governor	10
Thompson, Vilissa, Fellow, The Century Foundation, & Co-Director, Disability Economic Justice Collaborative	9

APPENDIX

Prepared statements:	
Cannington, Alison	28
DiBartolo, Cynthia	42
Foley, Thomas	57
Sullivan, Caroline	61
Thompson, Vilissa	67

ADDITIONAL MATERIAL SUBMITTED FOR THE RECORD

Beatty, Hon. Joyce:	
Written statement of the Consortium for Constituents with Disabilities ...	76
Written statement of CURE SMA	79
Written statement of Disability:IN	81
Written statement of Paralyzed Veterans of America	83
Written statement of Hon. Jan Schakowsky, a Representative in Con- gress from the State of Illinois, regarding her bill, H.R. 4695, the Eleanor Smith Inclusive Home Design Act	90

**DIVERSITY INCLUDES DISABILITY:
EXPLORING INEQUITIES IN
FINANCIAL SERVICES FOR PERSONS
WITH DISABILITIES, INCLUDING
THOSE NEWLY DISABLED DUE
TO LONG-TERM COVID**

Tuesday, May 24, 2022

U.S. HOUSE OF REPRESENTATIVES,
SUBCOMMITTEE ON DIVERSITY
AND INCLUSION,
COMMITTEE ON FINANCIAL SERVICES,
Washington, D.C.

The subcommittee met, pursuant to notice, at 12:05 p.m., in room 2128, Rayburn House Office Building, Hon. Joyce Beatty [chairwoman of the subcommittee] presiding.

Members present: Representatives Beatty, Pressley, Lynch, Tlaib, Garcia of Texas, Williams of Georgia, Auchincloss; Budd, Gonzalez of Ohio, and Rose.

Ex officio present: Representative Waters.

Chairwoman BEATTY. The Subcommittee on Diversity and Inclusion will come to order.

Without objection, the Chair is authorized to declare a recess of the subcommittee at any time. Also, without objection, members of the full Financial Services Committee who are not members of this subcommittee are authorized to participate in today's hearing.

Today's hearing is entitled, "Diversity Includes Disability: Exploring Inequities in Financial Services for Persons with Disabilities, Including Those Newly Disabled Due to Long-Term COVID."

I now recognize myself for 4 minutes to give an opening statement.

This subcommittee has been focused on examining diversity in all its forms in the intersection with financial and economic opportunity. I am very pleased that today's hearing will continue that work by exploring the barriers that persons with disability experience in seeking full economic inclusion, employment opportunities, entrepreneurship, affordable and accessible housing, and beyond.

Disability takes many forms. For example, it can be physical or cognitive, apparent or invisible, present from birth or acquired due to age, illness, or injury. While no person's experience is exactly the same as another's, various research reports some broad trends that are worth bearing in mind as we hear from and question our expert witnesses today. Nearly 1 in 4 American adults live with a dis-

ability of some kind, and that number seems to be growing. The Bureau of Labor Statistics estimates that 1.2 million more Americans identify as having a disability in 2021, compared to the previous year. As many as 7 million Americans are now dealing with long COVID and a lot of uncertainty about their future.

Persons with disabilities are more likely to experience unemployment, lower wages and savings, poverty, increased cost of living, and homelessness compared to those without a disability. As just one metric, the unemployment rate for people with disabilities last year was 10.8 percent, over twice that of those without, at 5.2 percent.

Persons with disabilities are also less likely to be employed in the financial sector, and, in fact, are disproportionately excluded from traditional banking consumers. And as we know, the unbanked community is more at risk of financial fraud. Thus, banking as well as housing are areas of particular concern, as the lack of affordable housing is even more acute for those who need accessible and integrated housing. For instance, only 3.5 percent of U.S. homes are on the ground floor and configured to accommodate the width of a wheelchair.

I want to thank The Kelsey Group for mentioning in their mission the On-Ground Housing Model. And despite the United States Supreme Court's *Olmstead* decision, people with disabilities too often have no choice but to live in congregate institutional settings rather than integrated into their communities.

These are some of the challenges that people with disabilities face, and it is my goal that this hearing will include a thoughtful discussion on policies that this committee and this Congress can consider to build a more inclusive economy.

I return to one of the core principles that I have used to guide this subcommittee's work, that diversity is beneficial, not just for individuals, but for businesses and for the economy as a whole. I believe if we have a broad range of perspectives and experiences, that will lead to better decisions and better value. People with disabilities have much to offer in this regard, and I certainly look forward to the witness testimony and the questions from the committee. Thank you.

I now recognize the vice ranking member of the subcommittee, my friend and colleague from the great State of Ohio, Mr. Anthony Gonzalez, for 5 minutes for an opening statement.

Mr. GONZALEZ OF OHIO. Thank you, Chairwoman Beatty. I like your office. It is well-decorated. I like all the Ohio swag in there.

Thank you for holding this hearing, and I thank all of our witnesses for being here.

Americans with disabilities face challenges in their daily lives that Americans without a disability would never even think to consider. Our role here in Congress is to make sure that those with a disability are treated the same under the law and provided the tools to succeed and overcome the challenges associated with their disabilities. As we will hear today from our witnesses, leaders throughout industry and every level of government understand that this is a serious challenge and make efforts to find new solutions. Whether it is the creation of new innovative programs to reach out to Americans to equip disabled Americans with the skill

sets to be successful, or inclusive hiring practices, we are seeing exciting new initiatives to create more opportunities for disabled Americans.

That being said, there is still a tremendous amount of work to be done. Americans with disabilities face obstacles that require the private sector and elected officials to work closely together to take on and find innovative solutions. Most notably, these challenges include trouble accessing housing that meets the needs of an individual's disabilities. With today's very tight housing market, these challenges have only been exacerbated and have become more costly to those with disabilities. We know that having limited or unstable access to housing can cause so many downstream effects, including transportation options, job opportunities, and even personal safety. Additionally, Americans with disabilities are more likely to experience poverty and to be unbanked or underbanked as a result of their disability. It is critical that we better align our workforce to meet the needs of individuals with disabilities and provide the proper training and pathway to successful careers.

I am also glad to see the focus of this hearing include the impact of COVID-19. While the pandemic has receded in many ways, millions of Americans are still reeling from the loss of a loved one or struggling to deal with the lasting impacts of the disease.

Outside of the Financial Services Committee, I have been pushing the bipartisan and bicameral Brycen Gray and Ben Price COVID-19 Cognitive Research Act, which would direct the NSF to fund research on the short- and long-term mental health impacts of the disease. It is important that we find answers as to why so many Americans are suffering from physical and mental side effects directly caused by the virus. It is my hope that this legislation will help us better-understand the potential lasting impacts of this disease and how to improve mental health outcomes.

In today's hearing, I am interested to hear how new technology can help individuals better access financial institutions, how the private sector can more closely work with elected officials and advocacy groups to promote the hiring of disabled Americans, and the shortfalls in current law that inhibit individuals with a disability.

I again thank the chairwoman for convening this hearing. I look forward to today's dialogue, and I thank all of our witnesses. With that, I yield back.

Chairwoman BEATTY. Thank you. I now recognize the Chair of the full Financial Services Committee and thank her for joining us today, the gentlewoman from California, Chairwoman Maxine Waters.

Chairwoman WATERS. Thank you so very much, Chairwoman Beatty. It is unfortunate that the financial services and housing markets do not adequately serve persons with disabilities. These industries often put profit first, and neglect to make accommodations even when the law requires it. Disabled people are disproportionately at risk of being homeless and living in poverty, and Black, indigenous, or Latinx people are at even greater risk. Today, roughly 1.2 million more Americans identify as having a disability because of COVID. I have drafted legislation and have encouraged the SEC to provide investors with better information about which

companies are accommodating the disabled community. These and other reforms are long past due.

So, I thank you so very much, Mrs. Beatty, for holding this hearing, and I yield back the balance of my time.

Chairwoman BEATTY. Thank you, Chairwoman Waters.

Today, we welcome the testimony of our distinguished witnesses: Ms. Alison Cannington, senior manager, advocacy and organizing, at The Kelsey; Ms. Cynthia DiBartolo, founder and CEO, Tigress Financial Partners; Mr. Thomas Foley, executive director, National Disability Institute; Ms. Vilissa Thompson, fellow, The Century Foundation, and co-director, Disability Economic Justice Collaborative; and Ms. Caroline Sullivan, executive director, North Carolina Business Committee for Education, Office of the Governor.

The witnesses are reminded that their oral testimony will be limited to 5 minutes. You should be able to see a timer that will indicate how much time you will have left. I would ask that you be mindful of the timer, or hearing me vocally share with that you your time is up, so that we can be respectful of the witnesses and the committee members' time.

And without objection, your written statements will be made a part of the record.

We will start with Ms. Cannington. You are now recognized for 5 minutes to give an oral presentation of your testimony.

**STATEMENT OF ALISON CANNINGTON, SENIOR MANAGER,
ADVOCACY AND ORGANIZING, THE KELSEY**

Ms. CANNINGTON. Chairwoman Beatty, Ranking Member Gonzalez, and members of the Diversity and Inclusion Subcommittee, thank you for inviting me to testify today. My name is Ali Cannington, and I am a White, queer, disabled Jew who lives in Oakland, California, and I have been organizing in the cross-disability rights movement for over a decade. Currently, I serve as the senior manager of advocacy and organizing at The Kelsey, where we pioneered disability-forward housing solutions that open doors to more affordable homes and opportunities for everyone. We have over 240 affordable, accessible, integrated, and inclusive homes in our pipeline, and we lead initiatives to support market and policy conditions that can make inclusive housing the norm. Today, I will provide an overview of how disabled people, the most diverse and largest minority population, are disproportionately impacted by our nation's housing crisis.

Housing has failed to be affordable, meaning affordable to people of all incomes, especially those who are extremely low-income. Housing has failed to be accessible, meaning housing is located, designed, and built to meet cross-disability access. Housing has failed to be fully integrated, meaning housing that does not segregate or isolate but is mixed between people with and without disabilities, and inclusive, meaning there are supportive communities where people can access programs and supports they need to thrive in and around where they live.

We do have a Federal legal framework in place, including the Fair Housing Act, which prohibited discrimination based on race, color, national origin, religion, sex, familial status, and disabilities; the Americans with Disabilities Act (ADA) requiring public entities

to administer services, programs, and activities in the most integrated setting; and we have the *Olmstead* Supreme Court decision, which confirmed that under Title II of the ADA, disabled people have the right to community integration. And yet, we have never invested in the housing infrastructure to make these rights a reality for the ever-growing disabled population.

Today, there are more than 61 million of us, people with disabilities, living in the U.S., and due to COVID-19, initial estimates said that by the end of 2021, there were an additional 1.2 million more disabled people. The population has and will continue to rise, and the reality is that people with disabilities are twice as likely to live in poverty. Four-and-a-half million people rely on SSI, and you cannot afford any housing in any U.S. market with SSI. Fifty-five percent of all housing discrimination is based on disability, the highest rates of discrimination experienced across any protected class. At minimum, 40 percent of people experiencing homelessness are disabled. One in 2 people turning to shelters are people with disabilities, and less than 12 percent of people with intellectual and developmental disabilities rent or own their own home.

Segregated housing models still prevail, and the institutional bias is intact, and Federal and State Governments have never invested in the commensurate supply of service-ready integrated housing. These housing crises are disproportionately experienced by Black, Brown, Indigenous, and immigrants with disabilities. The Federal Government can and must invest in the housing infrastructure so that all people with disabilities, regardless of their backgrounds, identities, and levels of support needs, can live in their own homes and communities.

This committee has the ability to fund, mandate, and guide the development of needed solutions that must be co-created by disabled people, for example, vouchers, especially mainstream and 811 project-based rental assistance, which ensures people with disabilities can afford housing, and that disability-inclusive projects are built. Accessibility requirements can be increased and coupled with funding incentives that encourage housing to be built and operated beyond the minimum requirements for cross-disability access. Stronger guidance can come from the Federal Government that better aligns various funding sources and meets and affirms the housing investments needed to fulfill the integration mandate of the ADA. And innovative policies and robust funding can make it more feasible, easier, and clearer for housing developers and municipalities to advance inclusive, accessible, integrated, and affordable housing.

More details on both the need and the remedies are included in my written testimony, and I look forward to exploring more with this committee on what can be done to support a truly disability-forward housing future.

Thank you so much.

[The prepared statement of Ms. Cannington can be found on page 28 of the appendix.]

Chairwoman BEATTY. Thank you very much, Ms. Cannington.

Ms. DiBartolo, you are now recognized for 5 minutes to give an oral presentation of your testimony.

**STATEMENT OF CYNTHIA DIBARTOLO, FOUNDER AND CEO,
TIGRESS FINANCIAL PARTNERS**

Ms. DIBARTOLO. Thank you. Good day, Chairwoman Beatty, Ranking Member Wagner, Chairwoman Waters, Vice Ranking Member Gonzalez, and distinguished members of the subcommittee. Thank you for the opportunity to testify today. I commend the members of the subcommittee for your collective focus on disability, diversity, equality, and inclusion at U.S. financial institutions and corporate America, more broadly.

Disability is an underdeveloped area of DEI, and we have an obligation to give a voice to those voiceless individuals. I come before you as an experienced financial services professional, the founder and CEO of Tigress Financial Partners, the nation's only disabled- and woman-owned financial services firm, the CEO of Ryan Financial Services from the only woman-owned prime broker, the Chair of the Financial Services Committee of the Rainbow PUSH Coalition under the appointment of Reverend Jesse Jackson, and as an individual who is permanently disabled. I hope that my testimony will yield insight on the glaring issues of the gross inequalities facing the disabled.

We must address the realities with respect to the acceleration of the intersectionality of disability and other marginalized groups, as well as the real and perceived barriers to economic sustainability and inclusion in the mainstream workforce, along with the challenges faced by disabled entrepreneurs in accessing capital, together with a patent lack of transparent and uniform disability and diversity data and reporting in both the private and public sectors. Each of these disparities, whether individually or collectively, deny the disabled their dignity to include their participation in the workforce, hold them hostage to a life of poverty, and impair their overall quality of life.

I speak from personal experience. In 2011, I founded Tigress Financial Partners after working in corporate America for more than 25 years, where I served as an attorney, a compliance director, and a risk management director at some of the largest global banks. At the height of my career, I was diagnosed with head and neck cancer, and I was left severely disabled. I had my tongue reconstructed from parts of my body using the artery, veins, and muscles from both my arms, and I learned to speak again over the course of several years. However, my articulation is much more deliberate and intentional, and I have limited endurance. Cancer not only took my tongue, but it took my entire career.

Fueled with my passion to still work in financial services, I went to FINRA and the SEC to start the nation's first disabled- and woman-owned financial services firm. I quickly discovered that access to capital with debt or equity was nearly nonexistent, but for people with disabilities, the barriers to entrepreneurship were more acute and difficult to overcome. Countless individuals like me were labeled disabled entrepreneurs and fell outside the mainstream of what an entrepreneur is defined as by society. Bottom line, ableism was the common barrier I faced.

I made a tactical journey, and built my firm to more than 60 individuals, of whom 80 percent are diverse: African American; Hispanic; Asian; Indian; women; and disabled. In 2011, we made his-

tory by becoming the very first woman-owned and disabled New York Stock Exchange member and floor broker in The Big Board's 229-year history. So, it is important to recognize that firms like Tigress can compete with any formidable firm in financial services. We just happen to draw from a different and diverse pool of talent.

People with disabilities are truly the missing link in this discussion regarding diversity and diversity of thought. In order to transform the economic system, we need to meet the needs of 61 million people with disabilities and the newly disabled individuals who are suffering from long-term COVID. We have to pivot from a broken system which precludes that financial stability, and seek ways to promote entrepreneurship. In doing so, disabled people should be allowed to operate in parallel with both a disability service system and the business system.

Let me be clear. The gross inequalities I speak of today are not rooted in disabled individuals, but rather, they are rooted in the handicap economic resources, the compulsive disorder our society has with stereotyping ableism, a willful blindness to the lack of uniform transparent data, and the disordered allocation of power.

Thank you.

[The prepared statement of Ms. DiBartolo can be found on page 42 of the appendix.]

Chairwoman BEATTY. Thank you very much not only for your testimony, but also for sharing your story. And let me just say, as a cerebral brainstem stroke survivor, with months of speech therapy, your articulation was amazing. So, we thank you again.

Mr. Foley, you are now recognized for 5 minutes to give an oral presentation of your testimony. Mr. Foley, I will give you a 1-minute alert, if that will be helpful to you, and we won't take away from your time when I interrupt you.

Mr. FOLEY. Thank you, ma'am. That would be great.

**STATEMENT OF THOMAS FOLEY, EXECUTIVE DIRECTOR,
NATIONAL DISABILITY INSTITUTE**

Mr. FOLEY. Thank you, Chairwoman Beatty, Ranking Member Gonzalez, and distinguished members of the committee. I really appreciate the opportunity to be here today. My name is Thomas Foley. I am the executive director of the National Disability Institute. For 17 years, we have worked exclusively on issues of financial and economic inclusion for people with disabilities, but I am also here today as a person who is blind and has been on SSI.

I will never forget as a freshman in college, a friend of mine telling me about this \$2,000 asset limit, and I thought she was kidding. I had no idea why people didn't want me to save. I had the same goals and expectations as everyone else. I wanted a job that led to a career, a family, retirement savings, I wanted to buy a house. I wanted a Golden Retriever. I wanted the American Dream. But how was I going to do that without saving? That \$2,000 asset limit has not changed since I was a freshman in college, and that was a while ago. Simply put, asset limits discourage savings, working, and hope. We support the SSI Savings Penalty Elimination Act as a first step to changing the disability economic narrative.

Many other issues complicate access to financial services for people with disabilities. I was lucky. When I was a sophomore in high

school, I was able to take a financial education class, and it changed my life. However, that is the exception rather than the rule for most people with disabilities. Even standard financial education for people with disabilities or a standard financial education leaves out critical disability issues that people need to know about, things like asset limits, work incentives, ABLE accounts, digital accessibility considerations, and the \$17,000 a year in extra costs related to a disability that most people with disabilities incur every single year.

People with disabilities are simply not often seen as a group that needs to be financially served. We see the predictable results of this in many ways. The unbanked rate, as someone mentioned, for people with disabilities is 3 times higher than the general population, 16.2 percent versus 4.5 percent, according to FDIC data. Even higher unbanked rates are observed when we look at the intersection of race, ethnicity, and disability. Access to bank credit follows a similar pattern. People with disabilities are 1.7 times more likely to be refused credit when they ask for it.

When we look at net worth, average household net worth, again, according to 2019 FDIC data, average household net worth is about \$84,000. Households with a disabled householder are about \$14,400, and a household with a Black and disabled householder is \$1,282 in net worth. Not surprisingly, many people turn to self-employment. There is additional flexibility and opportunity for many people. Unfortunately, much or little disability self-employment data is captured by any of our big surveys through the Federal Reserve System or through the Census. Without data, disability is invisible, and it becomes much more difficult to develop targeted programs to reach this important group of people.

At the National Disability Institute, we support disability lending disclosures under Section 1071 of the Dodd-Frank Act, adding the ADA definition of disability to the Equal Credit Opportunity Act (ECOA), and ensuring that disability becomes a measurable activity for the Community Reinvestment Act (CRA). Banks, financial institutions, and the emerging fintech industry need to do more targeted actions to include people with disabilities in the communities they serve. There is a need to develop trust, particularly at the intersection of race, ethnicity, and disability. Be proactive and provide—

Chairwoman BEATTY. Mr. Foley, you have about 30 seconds left.

Mr. FOLEY. Thank you—affordable, accessible services and tools to people with disabilities.

Members of the committee, I started this testimony with my American Dream. Well, I got that job, bought a house, even got the Golden Retriever, and I put 2½ kids through college. I am not particularly special. People do not need to change, systems do, and with your help today, we can begin to change those systems and increase economic opportunity for all people with disabilities.

Thank you for the opportunity.

[The prepared statement of Mr. Foley can be found on page 57 of the appendix.]

Chairwoman BEATTY. Thank you so much for your testimony, Mr. Foley.

Ms. Thompson, you are now recognized for 5 minutes to give an oral presentation of your testimony.

STATEMENT OF VILISSA THOMPSON, FELLOW, THE CENTURY FOUNDATION, & CO-DIRECTOR, DISABILITY ECONOMIC JUSTICE COLLABORATIVE

Ms. THOMPSON. Thank you, Chairwoman Beatty, Chairwoman Waters, Ranking Member Wagner, and members of the subcommittee for the opportunity to testify today. My name is Vilissa Thompson, and I am a Fellow at the Century Foundation.

It is vital not only to understand the economic barriers faced by disabled Americans, but to apply an intersectional lens to ensure that policies and reforms meant to address those barriers are effective at doing so for all disabled people, not just the most privileged. Thus, for my testimony, I want to bring these issues to life by discussing them through the lens of a Black, disabled young adult I will name, "Keisha." It is with this background that I will share three main points today, and I refer the committee to my written testimony for further details.

First, who exactly is a part of this community? The community is comprised of 61 million people, 1 in 4 adults. This number is steadily climbing due to the pandemic, the mass-disabling event of our time. The Native community has the highest prevalence of disability, and women make up 1 of every 4 disabled people. Disability can be a significant factor in economic insecurity and can be a factor in whether a person thrives in a country where productivity and one's ability to contribute to the labor force are prioritized more than who they are as a person.

This brings me to my second point, which is the economic barriers disabled people face. There are several factors that undermine the economic security of this community. With my limited time, I will touch on a few, the first being the loss of services and supports in young adulthood.

Young adulthood should be an exciting time, as Keisha prepares to finish high school and get her first job. However, disabled young adults understand that their concerns for independence and self-sufficiency are tied to their disability when the supports that they relied on disappear as adults. I have more of this in my written testimony, but I wanted to highlight the realities with this demographic to insufficient affordable, accessible housing. For young disabled adults like Keisha, who are looking to rent or buy for the first time, the conditions of the market are incredibly discouraging. For example, just 5 percent of federally-funded affordable housing is required to be accessible for those with mobility disabilities.

My third point is the added cost of living with a disability, better known as the, "crip tax." Living with a disability is costly. Disabled people are faced with paying extraordinary rates for services, et cetera, that are needed to make their lives easier and accessible. Households with a disabled adult need 20 percent more income to achieve the same standard of living as non-disabled households.

My fourth concerns barriers to employment. A young disabled adult like Keisha enters a workforce that has never fully considered disabled people as skilled or talented workers. For instance, the wage gap, when factoring in race, Black disabled people work-

ing full time were paid just 6 to 8 cents on average for every dollar paid to White non-disabled workers. So even if Keisha is able to find full-time work, she can expect to be paid significantly less than her White non-disabled peers.

And my fifth and final point, when it comes to the barriers, is outdated Social Security disability programs. I won't go into great detail about Social Security because it is not within this committee's jurisdiction, but there are outdated rules in our disability programs that need to be addressed, one being the assets limits, \$2,000 for individuals and \$3,000 for couples, that haven't been updated since 1989. Reforming these asset limits has the backing of policymakers and stakeholders like JPMorgan Chase.

Turning to my last and final point for this testimony, which is the economic power of the disabled community if changes are made, removing barriers to economic security for disabled people will not only reduce poverty and hardship, it will unlock the significant untapped economic power of this community. Achieving economic justice for disabled people will require applying a disability lens across the entire economic agenda. Several of the bills under review by this committee would take important steps to remove barriers to economic security and independence for disabled people like Keisha.

And finally, although I used Keisha to humanize the facts I shared, I want to be perfectly clear that what happens to disabled people is not hypothetical. In fact, I myself have faced many of the disparities I highlighted. I was this young, Black, disabled adult trying to navigate systems that have roadblocks to impede my success. This data is not abstract to me, it is personal, as it is for millions of disabled people. The systemic and societal realities that disabled people, particularly those of color, endure must not be ignored when we discuss the economic barriers that impact our ability to not just survive, but thrive.

Thank you for my time.

[The prepared statement of Ms. Thompson can be found on page 67 of the appendix.]

Chairwoman BEATTY. Thank you very much, Ms. Thompson, for your testimony and for sharing Keisha's story.

Our next witness will be Ms. Sullivan, and you are now recognized for 5 minutes to give an oral presentation of your testimony.

**STATEMENT OF CAROLINE SULLIVAN, EXECUTIVE DIRECTOR,
NORTH CAROLINA BUSINESS COMMITTEE FOR EDUCATION,
OFFICE OF THE GOVERNOR**

Ms. SULLIVAN. Good afternoon, Chairwoman Waters, Chairwoman Beatty, Ranking Member Wagner, and members of the Diversity and Inclusion Subcommittee. My name is Caroline Sullivan, and I am the executive director of the North Carolina Business Committee for Education, the business-led education and workforce nonprofit in the Office of the Governor. And I am honored to have been invited by Congressman McHenry from North Carolina to talk about a program that addresses the barriers to employment for individuals with autism spectrum disorder.

My organization focuses on work-based learning, and we believe that these experiences are critical for students and young adults.

Yet, many programs such as internships and apprenticeships do not include individuals with disabilities. And this is true for those who have the education and skills needed to do the job, but have faced barriers in getting and keeping that job because they are autistic.

The number of autistic 18-year-olds transitioning from high school to adulthood is expected to increase to 1 in 44 by 2028. Yet, compared to other developmental disabilities, young adults with autism have the lowest participation in paid employment. There is an urgent need to develop programs for competitive employment for autistic adults. The interview process and group dynamics of jobs demand high levels of social and communication skills that individuals with autism find difficult. And many employers want to hire autistic team members, but they don't know how to support them for success.

In 2018, we designed a paid internship, on-the-job training program, working with the North Carolina Division of Vocational Rehabilitation and other partners to identify supports and help to align systems. Linking North Carolina with Innovative Talent, or LiNC-IT, makes the connections between employers, higher education, and government services to provide opportunities for early career autistic professionals and a talented source of workers for North Carolina employers.

There are 71 individuals who have completed or are currently working in LiNC-IT internships. More than 90 percent of participants who have completed the program are now in full-time positions, averaging above the median starting wage in the State, many in jobs that pay substantially higher wages, and prior to participation in the program, all were either underemployed or unemployed.

We are fortunate that North Carolina is a leader in supporting individuals with autism. Thanks to the UNC TEACCH Autism Center, which started 50 years ago, and the Autism Society of North Carolina, we have service providers with expertise in supporting individuals with autism in the workplace. They provide our job coaching, and the services are paid through voc rehab. The team works with the employer to identify positions and pre-screens potential interns who have the interest and skills needed for the job. The intern and employer are supported during the interview process, and the job coach works with the intern and the manager during orientation and throughout the internship. They develop accommodations for the intern and help with wraparound services like transportation.

At its core, LiNC-IT is focused on system change. We work with employers to help develop online training for employers to train every team member on how to support their coworkers with autism. But true inclusion is not just getting that first job. It is also helping team members advance in their careers. Last year, one of our first LiNC-IT interns, who now serves on the LiNC-IT Collaborative, asked if we could develop a program to support career advancement. In April, Governor Cooper announced the Career Advancement Resources for Employees on the Spectrum initiative to provide eligible State employees with up to 5 hours of career coaching. We hope this is a model for other employers to support their

neurodiverse colleagues. We have worked with 31 large and small employers across numerous sectors, including the financial services industry. Fidelity Investments and Credit Suisse have been strong partners. We currently are working to expand into State Government in five different departments.

The staggering unemployment rate for autistic adults is not just a barrier to financial stability for them, but a missed opportunity for employers to find great employees. As the mother of a child on the spectrum, I am proud to work in a State that supports and values individuals with autism. I encourage all public and private employers to develop programs like LiNC-IT, and we are happy to serve as a resource.

Thank you very much for the opportunity, and I look forward to your questions.

[The prepared statement of Ms. Sullivan can be found on page 61 of the appendix.]

Chairwoman BEATTY. Thank you so much for your testimony, and also for highlighting autism. I want to let you know that we have actively participated, and I was the keynote speaker for the 16th Annual Tools for Transformation of Autism. So, again, thank you for highlighting that.

I now recognize myself for 5 minutes of questions.

My first question is on workforce challenges. Ms. DiBartolo, the Bureau of Labor Statistics reports that over 700,000 persons with a disability have chosen to be—and we have heard this from many of you—entrepreneurs, largely as a result of barriers to traditional employment. As a founder of the first and only disabled female-owned New York Stock Exchange financial services firm, can you give us one thing that this committee should be doing differently?

Ms. DiBARTOLO. Thank you, Chairwoman Beatty. As the Founder and CEO of the first and only disabled woman-owned firm, I can unequivocally state that the barriers to obtaining financing for disabled entrepreneurs are massive. I was armed with decades of experience in banking and a law degree, specialized in Federal securities, and yet I struggled to find the path to capital once I was labeled a disabled entrepreneur. Imagine, if it was difficult for me, given my experience and education, how could any disabled entrepreneur navigate this incredible slope? In the beginning, I could not secure a single investor. I was told that I was unbankable. I discovered that access to capital, both debt and equity, was nearly nonexistent if you were disabled.

For people with disabilities, the barriers to entrepreneurship are huge and they are difficult to overcome, including access to benefits, startup capital, and credit.

Chairwoman BEATTY. Okay. I am going to stop you there, and I am going to take that one thing is access to capital, only because I have three or four more questions I am going to try to get to, but thank you.

Ms. Cannington, in 1999, the Supreme Court ruled that unjustified segregation of people with disabilities is illegal according to Title II of the ADA. Now, it is requiring local and State jurisdictions to eliminate unnecessary segregation, including in institutional facilities, to ensure that they receive services in the most integrated setting possible. Do States and local governments cur-

rently track what share of their housing stock is accessible and whether such stock is integrated? This committee really believes in transparency and accountability.

Ms. CANNINGTON. Thank you so much for that question, Madam Chairwoman. The short answer is no.

Chairwoman BEATTY. Okay.

Ms. CANNINGTON. And a majority no. I do want to highlight, though, that due to a major lawsuit against the City of Los Angeles, L.A. has developed systems to track which housing is accessible and affordable. But there are still real inconsistencies across-the-board in terms of tracking accessible units as well as integrated units.

Chairwoman BEATTY. And I must say thank you, because you have just given us a reason that we can look at that on the Federal level.

Mr. Foley, there are various reports that financial services apps and banking websites are not accessible for people with disabilities. For example, I wasn't really familiar with this CAPTCHA and alt text, the overreliance on the mouse to navigate the website. I miss it every time when they tell me to find a bridge. But for those who are visually impaired, how might we keep financial services providers accountable? When you cross the street, you will hear beeps for those who are visually impaired. Any insight you can give us in 30 seconds?

Mr. FOLEY. Sure. Financial services providers need to build accessibility and, from the beginning, make it part of a regular review process, use people with disabilities to test the products to make sure it works for them, and tie it to people's compensation and ability to move forward in the organization.

Chairwoman BEATTY. Thank you, and hopefully I can get this question in, and it is an interesting topic. Congresswoman Madeleine Dean, who is not able to join us, has a bill that is called the Private Loan Disability Discharge Act. And I wanted to bring this up because student loans continue to act as an impediment to building wealth and decades-long burdens, so one of the things we are looking at for dealing with that is discharging private education loans, or to the co-sponsors, in case of a permanent disability or the borrower's death. Would you all support that? And that is a yes or no from everyone.

And we will start with you, Mr. Foley.

Mr. FOLEY. Yes.

Chairwoman BEATTY. Ms. DiBartolo?

Ms. DiBARTOLO. Absolutely.

Chairwoman BEATTY. Ms. Cannington?

Ms. CANNINGTON. Absolutely.

Chairwoman BEATTY. Ms. Sullivan?

Ms. SULLIVAN. Yes.

Chairwoman BEATTY. And Ms. Thompson?

Ms. THOMPSON. Yes.

Chairwoman BEATTY. Thank you very much. Unfortunately, my time is up.

I will now recognize the distinguished vice ranking member, Congressman Gonzalez, for 5 minutes of questions.

Mr. GONZALEZ OF OHIO. Thank you, Chairwoman Beatty, for holding today's hearing, and thank you to our witnesses for your testimony.

Ms. DiBartolo, I want to start with you. I have always had a particular admiration for successful entrepreneurs. And your story, in particular, is just so powerful, and the passion with which you tell it is inspiring in so many ways, so I want to commend you and thank you for being here, but also just for having such incredible tenacity.

I want to dive a little deeper on that access to capital point, because I think whenever you are talking about marginalized communities, no matter what community it is, I think this access to capital point is just enormously critical, maybe the most important thing. And there are some folks in this world who can snap their fingers and acquire capital at almost zero rates and on unbelievable terms, and then there are others who struggle to access even one cent.

And so, I want to hear more from you. How, specifically, did you overcome that? What process did you use? How did you get your first dollars in the door, whether it was on the debt or equity side, and what were those specific barriers? Just dive deep, if you could.

Ms. DiBARTOLO. Thank you, Congressman. Truthfully, my own resilience is what got me that. Disabled people have an unbelievable amount of resilience. They don't just bounce back, they bounce back higher. I could not get the capital, so I liquidated my own assets, literally liquidated everything I could and bet on myself because I was determined to build a firm that could stand as an example on Wall Street that disabled individuals are part of the diversity and inclusion initiatives that we are undertaking, and they bring value, not just within an organization, but within the community. That is how my company became more successful.

It is funny to state that the same people who told me no early on, and called me an unbankable CEO to my face, came knocking at the door after I gained some degree of success, asking if they could invest or loan me capital. But I had to go quite a long time figuring this out on my own, and I am going to humbly say there was one point where I almost had to sell my own engagement ring to make payroll.

Mr. GONZALEZ OF OHIO. Wow. Incredible. So, it's fair to say the venture capital community, the traditional banking community wanted nothing to do with you or your company, and you had to literally sell almost every asset you have just to get off the ground?

Ms. DiBARTOLO. Correct. Just a startup, that is right, until they could measure some degree of success.

Mr. GONZALEZ OF OHIO. Yes. And I am sure it felt good to see those same people come back and knock on your door and beg you to take their capital at some point. It is just an incredible story. Thank you for sharing that.

Ms. Sullivan, I want to switch to you and commend you for the incredible work that you are doing in North Carolina, which is really exciting to see. When you are talking to employers, what are the biggest barriers that you face about potentially bringing on individuals with autism? And how do you equip the employers with

the skills to be successful in hiring an individual with autism spectrum disorder?

Ms. SULLIVAN. When we first talked to employers, we talked about LiNC-IT as a talent acquisition strategy for them. A great number of folks said they are missing because they don't have ways to support individuals who are neurodiverse. And what LiNC-IT really just does is aligns the systems, right? We talk with employers to get them interested, and they identify a manager who wants to be involved in the program. It is not a hiring program. It is a work-based learning program, but almost every single one of our interns gets hired.

And what we do is we work with them all through the process. Many individuals with autism have a very hard time with interviews, for example, because you are not asking what you know. You are asking other things that really aren't germane to the job. Onboarding is very difficult, and as I said, the social cues in the workplace are hard, and so our LiNC-IT interns have job coaches with them the whole time. But what we found is the support is intense in the beginning, and then it really does wane after a while. Once our participants get sort of situated into their jobs, they do very, very well.

Mr. GONZALEZ OF OHIO. Great. Thank you. I see my time is up. Thank you again, Chairwoman Beatty. And thank you to the witnesses. I yield back.

Chairwoman BEATTY. Thank you. The gentlewoman from Massachusetts, Ms. Pressley, who is also the Vice Chair of our Subcommittee on Consumer Protection and Financial Institutions, is now recognized for 5 minutes.

Ms. PRESSLEY. Madam Chairwoman, thank you for your intentional and inclusive leadership. This is a very important hearing.

For too long, the status quo has really failed the disability community and subjected our disabled neighbors really to a second-class standard of living. Today, we have certainly heard many compelling facts and figures which do underscore the complexities of navigating this fundamentally flawed system, particularly for our neighbors and our loved ones in the disability community. But policy ultimately is about people. It is not a document on a shelf. It is the lived reality in our communities. Policy dictates quite literally who lives, who dies, and who thrives.

I want to talk about one of my constituents from Cambridge, whom we will call Mr. James. And Mr. James, say he develops long COVID. Conservative estimates put that at a community of about 8 million right now. So, he develops long COVID like millions of others as a result of this ongoing pandemic. He experiences symptoms like chronic fatigue syndrome, cognitive dysfunction, and then he begins to struggle at his current job.

Ms. Thompson, how have individuals like Mr. James, with long COVID, struggled to remain in the workforce, and what barriers do they face as a result of long-term symptoms? What might Mr. James be experiencing?

Ms. THOMPSON. Thank you, Congresswoman Pressley. I want to start off and say that in July 2021, the Biden Administration released a guidance package announcing that long COVID may be a disability under the ADA. Thus, under the ADA, it requires that

employers make reasonable accommodations for disabled people. However, the standard has not been a smooth transition for those with long COVID because employers haven't or won't make certain adjustments requested or because some individuals may not be able to continue in the position due to the illness.

Some of the accommodation that can be worked is allowing people to work from home, which offers flexibility around schedules, adjusting work styles and dress codes, which is easier for COVID long-haulers, and be able to sit or to stand in case someone works in a shop, have an office nap room, a quiet area for rest, storage areas for medications, temporary shift and responsibilities. We have even seen the Office of Disability Employment Policy release some helpful information for employers with long COVID and their employees as to how to provide these accommodations to make the processes much smoother.

Ms. PRESSLEY. Okay. Thank you. So, let us say Mr. James can no longer work and turns to our disability safety net in order to make ends meet by applying for Supplemental Security Income (SSI). Ms. Thompson, yes or no, would Mr. James be receiving enough from SSI to make ends meet in a district like mine or to live above the Federal poverty line?

Ms. THOMPSON. No.

Ms. PRESSLEY. And would SSI allow Mr. James to have emergency savings, say, more than \$2,000?

Ms. THOMPSON. No, not with the current limit.

Ms. PRESSLEY. Okay. To be clear, Mr. James develops long COVID, his symptoms render him unable to work, and he accesses SSI but must now live below the poverty line due to asset caps that prohibit him from saving even a modest amount for emergencies, let alone to rent a safe and healthy home, because then his SSI benefits would be penalized. I agree with what Mr. Foley said earlier. People don't need to change, the systems do.

And if Mr. James' disability requires him to move to a wheelchair-accessible home, Ms. Thompson, what are the challenges that Mr. James will face in trying to find an accessible home in today's housing market in, say, Cambridge, in my district?

Ms. THOMPSON. As a fellow wheelchair user, I understand this issue completely. While the supply of affordable housing that is developed for individuals with families eligible for the Housing Choice Voucher Program affordable housing, the nation's main affordable housing assistance programs, is wholly inadequate, this is where it became worse for those of us due to how little affordable housing in the U.S. is accessible to disabled people. And what is left about a recourse with affordability and accessibility to housing and it being out of reach, disabled people make up roughly half of the people in this country who are forced to turn to homeless shelters that keep a roof over their head.

Ms. PRESSLEY. So, the system is fundamentally broken, and as you said earlier, Ms. Thompson, we need to legislate in a way that is intersectional.

Ms. THOMPSON. Yes.

Ms. PRESSLEY. And the system is not going to change until we recognize that disability rights are human rights, that every policy

is a disability policy. And it won't change until we legislate the healing and dignity that the disability community deserves.

I want to request unanimous consent to submit into the record a report published today by the Center for American Progress, entitled, "Removing Obstacles for Disabled Workers," which would strengthen the U.S. labor market. And finally, to those who are visually-impaired and blind, my apologies for not staying at the top of this. I am a Black woman with a bald head wearing a gray top and hoop earrings. Thank you.

Chairwoman BEATTY. Without objection, it is so ordered.

And thank you so much, Congresswoman Pressley.

The gentleman from Texas, Mr. Rose, is now recognized for 5 minutes.

Mr. ROSE. Tennessee, but we helped found Texas, so I will take credit for that, too. Thank you, Chairwoman Beatty. And thank you Vice Ranking Member—

Chairwoman BEATTY. And thank you, Mr. Rose. I believe I did not say Tennessee, so that is Congressman Rose from Tennessee. Thank you.

Mr. ROSE. Right, I think you said, "Texas." At least, that is what I heard, but I will take credit for Texas, too.

Chairwoman BEATTY. Okay. Thank you.

Mr. ROSE. As a proud Tennessean, we helped get them started. Thank you for holding this hearing, and as our time is limited, I want to dive right in.

Ms. DiBartolo, you have a truly inspiring story, and I want to congratulate you on all of your success. I will note that there are always challenges for entrepreneurs, and I am sure from your vast experience, you know that. Your story is not unlike many starting entrepreneurs when they are trying to find capital, and I am sure you faced unique challenges, and I'm so very inspired by your story. The challenges that you faced, both as a starting entrepreneur and with a disability, the disabilities that you are working with, makes me think about the concerns I always have when we are burdening business and industry with new regulations. And so, I am interested in hearing from you because of your decades of experience on Wall Street. Are there any rules and regulations that could be, let us say, right-sized or tailored to allow firms like yours to flourish?

Ms. DiBARTOLO. Thank you, Congressman. There are indeed changes that can be made and adopted in order to ensure that we not only foster disabled entrepreneurs and disabled businesses, but that we become more inclusive of a disabled workforce. And I think that really starts with disclosure of data both in the public and private sector, some sort of mandatory reporting, because one thing we know is that what does not get measured, does not get managed. And there is just a myriad of data that is cut all different ways in a non-uniform way, and it is not allowing us, either in the private or public sector, to leverage that data effectively so that we can make that change.

One of the things that we have learned is that most disabilities are invisible disabilities. How often I have heard somebody say, "You don't look disabled to me?" Well, that is because the majority of disabilities contended with today are invisible. Guess what? So

is the data, and that is something we need to change and change very quickly if we are to change the trajectory of the course of the disabled entrepreneur to allow disabled individuals to be included in the workforce and actually have prosperous, thriving careers.

Mr. ROSE. Thank you. And your answer, I think, leads me to my next comment and question. Millions of adults with disabilities often find themselves in a difficult predicament, and they are entitled to seek a reasonable accommodation from their employer, but many individuals refrain from disclosing their disabled status.

And so, I have a question for Ms. Sullivan. Could you discuss why individuals may not disclose their particular disability when applying for jobs?

Ms. SULLIVAN. Many advocates in the autism community share that they are worried about being discriminated against, so there is that barrier. They are worried they will be treated differently or not have the same opportunity as neurotypical workers. Our program is set up so that disclosure is there. We leverage voc rehab services, so the participant has to have a diagnosis of autism. We find that for our interns in the companies that we work with, this is helpful, because then they know how to accommodate and set up the interim for success, and that is helpful. I will also say that many of our participants, especially some of our early interns who now have full-time jobs, have really become advocates for the program and for neurodiversity in the workplace.

Mr. ROSE. Thank you. I see that my time is about to expire, Chairwoman Beatty, so I yield back.

Chairwoman BEATTY. If the gentleman from Tennessee would like an additional 20 seconds for my interruption, I will give it to him.

Mr. ROSE. That is quite all right. I am not sure I could do much more than ask a question that couldn't be answered. Thank you, though.

Chairwoman BEATTY. You are quite welcome. The gentleman from Massachusetts, Mr. Lynch, who is also the Chair of our Task Force on Financial Technology, is now recognized for 5 minutes.

Mr. LYNCH. Thank you very much, Madam Chairwoman, and I really appreciate the subject matter of this hearing.

I think we all struggle with this in our districts, and I do particularly. Mr. Foley, I have a situation where I have some major housing developments, over 1,000 units in my district where we are starting to knock them down and rebuild them in a new and different way. And yet, it doesn't seem like there is an existing policy within our public housing authorities that prioritizes the ability of handicapped individuals to live in comfort and also have access to job training opportunities.

We are trying this now, but it feels like a one-off. We are trying to do that. We are bringing in some job training firms, and some nonprofits to come in and try to work with our seniors. But to be honest with you, for a very long time I have had calls from handicapped individuals who have begged me to try to get them into first-floor units so they can have some level of mobility. And you wouldn't think that it would take an Act of Congress or an act of a Member of Congress to try to get a public housing authority to make that small accommodation.

I know that you are a champion of the cause of handicapped individuals, and I wonder if you have seen this gap between what should be a real priority for our housing authorities to sort of link up that job training opportunity with these individual handicapped households—is that something that you see across-the-board, and is it improving at all?

Mr. FOLEY. Thank you, Representative. First of all, I commend you for putting this program in place. Obviously, we have heard today about the lack of access to affordable accessible housing. We have definitely seen this issue across the country, a lack of housing plus a lack of employment opportunities, plus a lack of employment programs. You multiply three fractions, and you get a smaller number.

But I think what you are describing provides an opportunity, almost a pilot to show what could be done, because we know in the end that people with disabilities want to work, can work, and once they do work, make excellent employees. And providing accessible, affordable, safe housing sort of provides that groundwork, that foundation to be able to look at employment in a whole new way.

Mr. LYNCH. Thank you. One of my local priority projects from the last Appropriations bill is 40 units of housing for people who are disabled by virtue of drug addiction. And I have found that in my district, the needs of that population are far different than someone who has a disability in terms of their mobility. They have to be on the first floor or handicap rents. And it has been a real struggle to try to make sure that we create housing for people with drug addiction but also make sure that the services are plugged in. We are trying to help women coming out of prison who might have custody of children. And I wonder if you are seeing any programs in other States that might be an example of that, from which we could borrow?

Mr. FOLEY. Again, I applaud the effort to reach so many different types of people in the disability community. I think the old joke is if you have met one person with a disability, you have met one person with a disability. I am not the strongest expert on some of the programs, particularly around substance abuse, so I will yield my time if someone else could help out with that question.

Mr. LYNCH. I think my time has just about expired. I do appreciate it. Thank you, Madam Chairwoman. This is a very important hearing, and I want to thank all of our witnesses for trying to help the committee with its work. Thank you.

Chairwoman BEATTY. Thank you, Mr. Lynch.

The gentleman from South Carolina, Mr. Timmons, is now recognized for 5 minutes.

[No response.]

Chairwoman BEATTY. Mr. Gonzalez, should I move on?

Mr. GONZALEZ OF OHIO. Yes, I was just about to say I don't see Mr. Timmons, so feel free to move on.

Chairwoman BEATTY. And we will come back if he enters the screen.

Mr. GONZALEZ OF OHIO. Okay.

Chairwoman BEATTY. The gentlewoman from Michigan, Ms. Tlaib, is now recognized for 5 minutes.

Ms. TLAIB. Thank you so much, Chairwoman Beatty, for holding this really important hearing.

As everyone testified, housing is foundational to many of our neighbors, particularly for many of our neighbors living with disabilities. As many of you have heard, I represent the 48217 ZIP Code in Michigan's 13th Congressional District, which is one of the most polluted ZIP Codes in the entire country. It is sandwiched between one of the largest freeways and the only oil petroleum refinery in the State. The toxic air many of my residents breathe has directly contributed to much of the highest rates of cancer and asthma in the State, and for many of us, this is the definition of a frontline community. And over the past 3 decades, Madam Chairwoman, low-income Americans have become increasingly concentrated in poor neighborhoods like 48217.

We know that individuals with disabilities experience greater levels of poverty, as we heard today, and lower levels of wealth than those without disabilities, requiring an average of an additional \$17,000 per year to obtain the same standard of living as many of us. Meanwhile, individuals with disabilities are underemployed and underpaid, as, again, many have testified, which means that the devastating impacts of our housing affordability crisis are falling even heavier on those living with disabilities. For me, environmental justice is disability justice, and economic justice is disability justice.

Ms. Cannington, when it comes to purchasing a home, many individuals with disabilities are underbanked or credit-invisible. I know folks talked about capital and so forth, but really, is there anything that we could be doing on our end to improve the access to credit and opportunities to purchase a home and build wealth?

Ms. CANNINGTON. Thank you so much for this question, Congresswoman. I want to start, and say that rather than just look at income credit of the individual, can a mortgage company look at an individual story? For example, an individual may be someone who had a full-time job with a high salary and had an accident and now they are on SSDI. Does the mortgage company understand the person's story?

SSI, SSDI is a stable income source, whether the person has a settlement agreement or other sources of down payment assistance. If the mortgage company is solely focused on employment income, getting a loan will be hard for, as we have made clear today, a disproportionate amount of people with disabilities who have other sources of income, although severely low, that may still be sufficient to help contribute to a mortgage. If an individual needs home modifications, there might be a separate grant or deferred payment loan making the loan from the mortgage company more affordable.

I especially want to lift up the income, the importance of companies to understand the income and asset situation of many people with disabilities, but also that there is an opportunity for more people to use their housing choice vouchers for homeownership. It is rare that this happens, but HUD can incentivize public housing authorities to choose to include homeownership as an option in more areas. There are also homeownership models like limited equity co-ops that provide homeownership for low-income people, including people with disabilities, and HUD should be doing more to promote

these models. And Fannie Mae and Freddie Mac should be finding ways to incentivize banks and other lenders to finance these—

Ms. TLAI. No, I appreciate it. And that is so important, because much of our housing stock in my district is valued at less than \$100,000 and requires a lot of repairs to be brought up to code. And one of the things that we did, and I know the chairwoman was a big supporter of this, is we introduced the Small Dollar Mortgage bill to really try to push our Federal Government to play a bigger role, because many of the traditional banks are not loaning to homes that are worth less than \$100,000, because it is not profitable.

So, many of our families are already facing many barriers to obtaining a small-dollar mortgage, let alone additional financing to actually repair it and make it safe and accessible. Do you have any recommendations? It sounds like they are getting there where we need to move towards that direction.

But, Ms. Cannington, one of the things that I really want to look at is, how do we get our government to push and allow us because that is why they were created—FHA was created specifically for this—to push the small-dollar mortgages out, and especially prioritizing those living with disabilities?

Ms. CANNINGTON. Let me just say thank you, that, as the programs I mentioned before need more investment, need more prioritization, and HUD has taken leadership on increasing homeownership, but disability equity must be embedded within those solutions. And we need disabled people at the helm of HUD and other critical agencies to help make that happen. Thank you.

Ms. TLAI. Thank you so much, I yield back.

Chairwoman BEATTY. Thank you. Next, I recognize the gentlewoman from Texas, Ms. Garcia, whom I am also honored to share is the Vice Chair of this subcommittee. And you are now recognized for 5 minutes.

Ms. GARCIA OF TEXAS. Thank you, Madam Chairwoman. And let me first thank you for having this hearing. I just find it incredibly heartening to see that you have had the foresight and just done this piece of diversity and inclusion because, quite frankly, I think when the average person thinks of diversity and inclusion, I think a lot of our witnesses are correct, they are forgotten or they are an afterthought. Thank you so much for doing this, and thank you to all of the witnesses and some of you for sharing your stories.

Madam Chairwoman, I was a Legal Aid lawyer, the first job I ever had after law school, and I represented the Coalition for Barrier Free Living. This was in the 1980s. This is 2022, and we are still talking about the same issues. While it has been great to listen to it, I just cannot believe that so many of the things we are talking about are some of the same things that we talked about when I was at Legal Aid. And, Madam Chairwoman, the only case that I argued before the Fifth Circuit was an SSI asset case. Unfortunately, I lost. Obviously, the witnesses have told you that nothing has changed, so it is going to take a lot of work to make sure that we can make some significant changes. But I think what is important is that we have the opportunity to help so many people.

And now with COVID long-haulers, I think it is particularly difficult because I know, Ms. Thompson, you were answering ques-

tions from Representative Pressley. I think the bigger issue is just getting on disability. I know the President acted with guidance to say that, yes, disability for COVID long-haulers has to be a recognized disability. But tell me, how are we doing, because from what I read early on, our long-haulers were having a hard time making their cases, because disability has to be for the long term. It has to be for 12 months. How are we doing on that? Just a short answer, because I only have 5 minutes.

Ms. THOMPSON. The short answer is that we are not doing well at all with long-haulers and disabled people in general who have been seeking benefits for quite some time, that gap. And who is able to apply and when they are able to receive benefits is very wide due to the systemic roadblocks in applying and getting an answer for folks who are in need, and for some people, it comes too late.

Ms. GARCIA OF TEXAS. Right. And, Mr. Foley, about accommodations, are we finding that employers are making reasonable accommodations for the fatigue, the headaches, and all of those symptoms that come with the long-haulers?

Mr. FOLEY. I think in some cases, we are, but we have also heard many, many stories about lots of employers not being particularly accommodating to short or long COVID.

Ms. GARCIA OF TEXAS. Right. This weekend, this Friday, when I was flying in from D.C., an article caught my eye, Madam Chairwoman, and I ask for unanimous consent to enter it into the record. It is entitled, "Amazon Accused Of Discrimination Against Pregnant and Disabled Workers in New York." And the key point was that they are allegedly forcing pregnant workers and workers with disabilities to take an unpaid leave of absence rather than providing them with reasonable accommodations, according to the complaint. Is that common or are they the lone ranger? Mr. Foley?

Mr. FOLEY. That is pretty common. I suspect that every witness today could point to a handful of stories that we have worked with or we have seen or we have heard about such levels of discrimination.

Ms. GARCIA OF TEXAS. Ms. Thompson, can you add to that?

Ms. THOMPSON. Yes, it is definitely not uncommon. And what we are seeing when it comes to COVID long-haulers is that they are experiencing the same issues as the other folks have experienced this entire time of just the lack of everything when it comes to accommodations, getting approval and so forth. What COVID long-haulers are really bringing forth are the complicated issues of other disabled people, getting the supports and services that they need and deserve.

Ms. GARCIA OF TEXAS. Thank you. Disability Rights Texas, an organization that defends advances to strengthen the rights and opportunities of people with disabilities, has made it clear that housing is a right for all, including persons with disabilities, and I, of course, agree. In fact, I have a bill that I have introduced this Congress, H.R. 7123, the Studying Barriers to Homelessness Act, that would require the GAO to study the barriers to housing, even in housing assistance programs such as the public housing and Housing Choice Voucher Programs. So, I urge this committee to look at that, because obviously, when we look to barriers, we could cer-

tainly find ways to make it easier for people with disabilities who may seek assistance from these programs.

Madam Chairwoman, I see my time is up. I may have a couple of questions I will submit in writing within the required days. Thank you, and I yield back.

Chairwoman BEATTY. Thank you, Madam Vice Chairwoman. And without objection, your article is entered into the record.

Chairwoman BEATTY. The gentleman from Massachusetts, Mr. Auchincloss, who is also the Vice Chair of the Full Committee, is now recognized for 5 minutes.

Mr. AUCHINCLOSS. Thank you, Chairwoman Beatty, for yet another really substantive and helpful hearing. And I just want to let you know that I also fail to [inaudible] every single time, crosswalks, school buses, bicycles, can't do any of it, so I am with you.

Ms. Sullivan, my first question is for you. It is about hidden workers. As you stated in your testimony, the high unemployment rate amongst the autistic community is not just a barrier to financial stability for them, but a missed opportunity for employers to find a great source of talent. I strongly agree with you, and it looks like the private sector is starting to catch up to that reality. A Harvard Business School study looked at the untapped talent of hidden workers, including people with physical disabilities and neurodiversity, and they offered some recommendations for including them in the talent development pipeline. One is by refreshing job descriptions, one is by shifting from negative to affirmative filters in an applicant tracking system or recruiting management or marketing system, and another is by adopting a customer experience mindset in how they design recruitment and onboarding processes.

How can Congress partner with the private sector at a time when it feels like there is an inflection point because of how tight the labor market is, because of this academic research that is really highlighting the missed opportunities? It seems like there is an inflection point in the private sector. How can Congress partner with them to implement the recommendations that have been made?

Ms. SULLIVAN. Thank you for the question, and that was a great report that Harvard did. I think what is interesting is some other studies that have been done, especially about autistic workers, is when a manager works with a job coach to help manage somebody with a disability, they always end up with higher scores in managing neurotypicals. Because a lot of times, we don't learn how to be a manager, and when you participate in programs like LiNC-IT, we are teaching the manager how to manage, which invariably makes them better managers for everybody. And the thing about the job description as well, especially people on the spectrum feel that they need to have every single box checked on a job description. That is why we go in and take a 3-page job description and boil it down to about 5 things. Women also have been studied, the same sort of issue with why are you putting all of these things in job descriptions that don't really have anything to do with the job? So, that is fair.

From a legislative standpoint, I am not sure, because our success has been—it is a very individualized experience for employers. I think voc rehab could get more funding for things like outreach.

We are just able to do it just because of the way the partnership happened in North Carolina, I think that is a barrier certainly for them in reaching out to more employers.

Mr. AUCHINCLOSS. Ms. Sullivan, I would encourage you, if in your follow-on work there are areas where you see, and all of our witnesses, where you see that Congress can be a partner to the private sector in updating the recruitment, that you please liaise with my office because we are very interested in this issue.

My second question is really for anybody who wants to weigh in. Mr. Foley, maybe I will start with you. I represent a district with a lot of different public transit options, although they have been under-invested in. One in particular, actually, in my hometown of Newton, Massachusetts, is a series of commuter rail stations, three of them, none of which are accessible for persons with disabilities, and all of which have significant housing stock being built near them. And we are working very hard to partner Federal, State, and local, to make the investments to upgrade them to be ADA-compliant. Mr. Foley, can you weigh in on the impact that non-ADA-compliant transportation modes have on the disability community's access to job services and opportunity?

Mr. FOLEY. Absolutely, and thank you for the question. I have been quoting a study recently which highlights that 79 percent of people who are visually impaired talk about transportation being their number-one barrier to employment. Obviously, if you can't get to a place of business, you are not going to be able to get that job, even with some of us being able to work from home now. Access to accessible, affordable transportation is probably the number-one ranked issue with regard to employment for many people with disabilities across the disability spectrum.

Mr. AUCHINCLOSS. And, Mr. Foley, I apologize, I am going to have to cut you off because I am running out of time here. If you want to add anything else, we will take it for the record. But I would just echo and analogize to what you said about transportation to what Ms. Sullivan said about how managers who learn how to manage neuroatypical individuals become better managers. When we make transportation options accessible for everybody, regardless of ability, we make them better transportation options for all of the United States, period, and I would extend that even to how we design our cities. And it's a lesson that applies across—

Chairwoman BEATTY. I'm sorry. The gentleman's time is up.

Mr. AUCHINCLOSS. I yield back.

Chairwoman BEATTY. Thank you so much for your testimony.

I ask unanimous consent to enter into the record a letter from the group, Disability:IN, supporting the Disability Disclosure Act of 2022.

Without objection, it is so ordered.

I also ask unanimous consent to enter into the record a statement from Congresswoman Jan Schakowsky, supporting her bill, H.R. 4695, the Eleanor Smith Inclusive Home Design Act.

Without objection, it is so ordered.

I would like to thank all of our witnesses for their testimony today. It has been very enlightening.

The Chair notes that some Members may have additional questions for these witnesses, which they may wish to submit in writ-

ing. Without objection, the hearing record will remain open for 5 legislative days for Members to submit written questions to these witnesses and to place their responses in the record. Also, without objection, Members will have 5 legislative days to submit extraneous materials to the Chair for inclusion in the record.

This hearing is now adjourned.

[Whereupon, at 1:29 p.m., the hearing was adjourned.]

A P P E N D I X

May 24, 2022



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

Committee on Financial Services
Subcommittee on Diversity and Inclusion
United States House of Representatives

Diversity Includes Disability: Exploring Inequities in Financial Services for Persons with
Disabilities, Including Those Newly Disabled Due to Long-Term COVID
May 24, 2022

Testimony of Alison (Allie) Cannington
Senior Manager of Advocacy and Organizing
The Kelsey

Chairman, Ranking Member, and members of the Diversity and Inclusion Subcommittee thank you for inviting me to testify today about housing inequities faced by people with disabilities. My name is Allie Cannington and I am the Senior Manager of Advocacy and Organizing at The Kelsey. At The Kelsey, we pioneer disability-forward housing solutions that open doors to more affordable homes and opportunities for everyone. We have over 240 affordable, accessible, integrated, and inclusive homes in our pipeline and lead organizing and advocacy initiatives to support market and policy conditions that can make inclusive housing the norm¹.

As I present this testimony on behalf of The Kelsey, it is important to share my own experiences as a disabled person and that I have also struggled to find housing that is affordable, accessible, and inclusive to my needs. Time and again, regardless of the city I have lived in, my only housing options have meant that I have always been severely rent-burdened. All of the naturally occurring affordable housing was never accessible nor close enough to public transportation. Yet, even with being rent-burdened, I am still in the minority of disabled people who are living in safe, accessible, transit-oriented housing, integrated housing. Beyond my own experiences, a decade of organizing in the disability rights movement has confirmed that one of the highest priority issues impacting disabled people is the lack of affordable, accessible, and/or integrated housing.

Today will provide a critical overview of how disabled people are disproportionately impacted by our nation's housing crisis, both in the lack of housing supply that is affordable, accessible, inclusive, and integrated as well as the extreme demand to live and thrive in such housing.

Driven by unreasonably high costs, the highest rates of housing discrimination, inaccessibility, and/or lack of housing that is ready to accommodate individualized support services, the nation's state of housing for the more than 61 million people with disabilities is grim and is long overdue for a comprehensive solution. COVID-19 has only exacerbated an already critical

¹ <https://thekelsey.org/>



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

situation². By far, the most acutely affected have been among disabled Black, Latinx, Indigenous, Asian, Pacific Islanders, and other people of color and low-income communities³. Moreover, Covid-19 was and continues to be a mass disabling event, which estimates say that there were 1.2 million more disabled people at the end of 2021. Although studies are underway on Long Covid, estimates suggest that 750,000 to 1.3 million or more Americans with Long Covid are unable to return to work⁴. Therefore, the need for disability forward housing solutions is only growing for those who are already living with disabilities and newly disabled due to long haul COVID19.

There may be a strong federal legal framework, including with the Fair Housing Act (FHA), the Americans with Disabilities Act (ADA), and the Architectural Barriers Act (ABA), which secures disabled people's rights to housing, these rights have still not translated into equitable housing outcomes. Moreover, in 1999, the Supreme Court's decision in *Olmstead v. L.C.* created a federal mandate by declaring segregating disabled individuals in institutions constitutes discrimination and violates Title II of the Americans with Disabilities Act⁵. The *Olmstead* Rule didn't just win the right to move into the housing of their choice, but it also laid the foundation for community living for millions of people with disabilities and affirmed the right for housing inclusion for generations to come. Nonetheless, this right has yet to be made a reality. Now, almost 23 years later, the federal government and all state governments must finally invest in the housing infrastructure so that all people with disabilities, regardless of backgrounds, identities and level of support needs, can live out their right to live in their own homes and communities.

I. Overview of Population

People with disabilities experience disproportionate rates of poverty and therefore, are unable to afford most of today's rising cost housing market.

According to the Census's Supplemental Poverty Measure (SPM)⁶, people with disabilities experience poverty at double the rate of non-disabled people. In 2019, 21.6 percent of disabled people were considered poor under the SPM compared with just over 10 percent for those without disabilities. In 2020, one in four disabled Black adults lived in poverty compared to just over one in seven of their white counterparts⁷.

² [1 in 4 US adults live with a disability](#), CDC

³ [Disability-Forward Policy Recommendations To Advance Accessible and Affordable Housing for All](#), Center for American Progress

⁴ [COVID-19 Likely Resulted in 1.2 Million More Disabled People by the End of 2021—Workplaces and Policy Will Need to Adapt](#), Center for American Progress

⁵ [Olmstead: Community Integration for Everyone](#), ADA.gov

⁶ [The Supplemental Poverty Measure: 2020](#), US Census Bureau

⁷ [Economic Justice Is Disability Justice](#), Century Foundation



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

Moreover, households with a disabled adult need an average of 28 percent more income—an extra \$17,690 per year for a typical U.S. household—in order to achieve the same standard of living comparable to a household without a disabled member. This is in part because living with a disability—or having a household member with a disability—often comes with significant additional out-of-pocket costs not covered by health insurance. For example, expenses such as adaptive equipment to make one's home accessible, personal attendant care or direct service provider, home modifications, and assistive technology, among other needs, can add cost to a household's budget and create even greater economic instability. Therefore, families and people with disabilities who currently rent or own their own homes are going to have increased rates of being cost-burdened⁸.

According to HUD's most recent Worst Case Housing Needs Report, there are over a million households with worst-case housing needs that include a younger person with a disability; half a million of these households include a single individual. Households with worst-case housing needs are very low-income renters—households with incomes at or below 50 percent of area median income—who do not receive government housing assistance and who pay more than one-half of their income toward rent, live in severely inadequate conditions, or both⁹.

For people with disabilities who rely on Supplemental Security Income and other forms of federal assistance, there is no US housing market where rent is affordable. This is impacting over 4 million people with disabilities.¹⁰

The high rates of poverty and struggle to afford housing have only exasperated during the pandemic. One year after the pandemic, nearly 40 percent of renters with any disability experienced housing insecurity, in that they either deferred paying their rent or reported no or slight confidence in their ability to pay next month's rent. This is substantially higher than the national average of 25 percent. Disabled Black and Hispanic renters were especially likely to be housing insecure, at 52 percent and 50 percent¹¹.

Disabled people's diverse accessibility needs are not being met by today's housing stock, nor do the current federal policies provide accurate requirements and incentives to create enough accessible housing stock.

⁸ [The Extra Costs of Living with a Disability in the US — Resetting the Policy Table](#), National Disability Institute

⁹ [Worst Case Housing Needs 2021 Report To Congress](#), HUD USER

¹⁰ [Priced Out](#), Technical Assistance Collaborative

¹¹ [Recognizing and Addressing Housing Insecurity for Disabled Renters](#), Center for American Progress



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

Less than five percent of housing nationwide is accessible for people with moderate mobility difficulties, and less than one percent is accessible for wheelchair users¹². These shameful statistics are not just felt in the daily lives of 25 million Americans with a mobility-related disability¹³ but by their families and loved ones. Moreover, there is a very limited supply of housing that has accessibility features for people who have sensory impairments. Additionally, with a national affordable housing shortage of more than seven million units, even fewer of those housing units are both accessible and affordable¹⁴.

Moreover, federally funded housing is only required to have five percent of be accessible to people with mobility disabilities, and just two percent for those with visual and hearing disabilities¹⁵. These requirements do not match the population sizes of 14 percent, six percent, and five percent of US adults living with these disabilities¹⁶. These minimum accessibility requirements leave out other accessibility needs, such as cognitive access, increased communication access, environmental and chemical sensitivities.

There are also no current incentives within the federal housing programs that award developers who go beyond minimum requirements of accessibility.

The lack of accessibility in housing is also perpetuated by the backlog of repairs and modifications needed to people's homes. For example, by 2019, the capital fund backlog for public housing repairs had grown to around \$70 billion. Many residents, including people with disabilities, continue to live in homes made unsafe by mold, lead, or disrepair. This directly threatens the health and safety of residents and can cause additional disabilities¹⁷.

People with disabilities experience the highest rate of housing discrimination in the country and there are inconsistent policies and procedures that give Disabled people unequal access to housing.

Disability-related discrimination reports to FHOs, HUD, and FHAP agencies account for 54.56 percent of all submissions and race-related complaints account for the second-highest at 17.79 percent. Therefore, non-white disabled people, as well as disabled people who hold multiple marginalized identities and/or who receive federal assistance are at risk of experiencing compounded types of discrimination.¹⁸

¹² [Assessing the Accessibility of America's Housing Stock for Physically Disabled Persons](#), HUD USER

¹³ [Cars, Transit, and the Disabled](#), Planetizen Blogs

¹⁴ [Recognizing and Addressing Housing Insecurity for Disabled Renters](#), Center for American Progress

¹⁵ [Section 504](#), HUD.gov / US Department of Housing and Urban Development (HUD)

¹⁶ [Recognizing and Addressing Housing Insecurity for Disabled Renters](#), Center for American Progress

¹⁷ [The Promise of Public Housing](#), Human Rights Watch.

¹⁸ [Fair Housing Trends Report](#), National Fair Housing Alliance



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

In February 2022, the Office of the Inspector General at HUD found that agency “Did Not Have Adequate Policies and Procedures for Ensuring That Public Housing Agencies Properly Processed Requests for Reasonable Accommodation”.¹⁹ These findings validate the stories disabled people and their families have been sharing for generations: that people struggle tremendously to get their accommodations met in both the process of applying for housing and when they are living in housing. The ramifications of not providing reasonable accommodation can directly threaten the health and well-being of residents²⁰ and can create barriers for people to get into housing.

People with disabilities are still heavily impacted by segregation and institutionalization because institutional bias is intact and federal and state governments have never invested in a commensurate supply of service-ready, integrated housing.

There have been inadequate investments in disability-inclusive housing infrastructure, as historically housing provision for people with disabilities was mainly through facilities institutions, hospitals, congregate settings, and group homes. Even though people with disabilities have had the legal right to community living for almost 23 years, people are still unable to move into the communities and housing of their choice because supply does not exist²¹.

As the disability population continues to rise, including older adults, the need for supportive services in their own homes also continues to rise. Currently, there are 4.2 million people who use Medicaid home and community-based services (HCBS) and 819,886 people are on the waitlist for Medicaid HCBS²². Federal investment in HCBS continues to be prioritized over institutional care but of course, the need for further investment is critical.

Those who are still living impacted by institutionalization, in part because of lack of supportive housing, include the roughly 1.2 million adults²³ living in nursing homes, more 360,000 people in psychiatric facilities²⁴, and the more than 268,980 people with I/DD who live in congregate, institutional settings or are on waitlists for services and residential programs²⁵.

¹⁹ [HUD Did Not Have Adequate Policies and Procedures for Ensuring That Public Housing Agencies Properly Processed Requests for Reasonable Accommodation](#), HUD Office of the Inspector General

²⁰ [Housing accessibility - WHO Housing and Health Guidelines](#), National Library of Medicine

²¹ [Priced Out](#), Technical Assistance Collaborative

²² [Medicaid Home & Community-Based Services: People Served and Spending During COVID-19](#), Kaiser Family Foundation

²³ [Total Number of Residents in Certified Nursing Facilities](#), Kaiser Family Foundation

²⁴ [Trend in Psychiatric Inpatient Capacity, United States and Each State, 1970 to 2014](#), National Association of State Mental Health Program Directors

²⁵ [Estimated Supportive Housing Need](#), Corporation for Supportive Housing



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

When it comes to the approximately 7.4 million people with intellectual and developmental disabilities (I/DD)²⁶, 75% of adults live with a parent or other caregiver and are not connected to publicly available services and supports and at least one million of those households have a caregiver over the age of 60²⁷. Moreover, only 12% of people with individuals with intellectual and developmental disabilities own or rent their own home. This low percentage is not reflective of what people want which is to own or rent their own home²⁸.

II. Housing as a Driver of Economic Opportunity and Health

Stable, affordable housing is a key driver of both economic stability and economic opportunity.

People who have affordable, safe and stable housing can pay their rent and have money left in their budget for essential necessities, such as food, healthcare and medications, and transportation.

We also know the ways in which housing impacts broader economic development and mobility across entire communities. "Safe and affordable housing allows businesses to attract workers and individuals and families to access improved educational and employment opportunities, workforce training, and other resources to improve their financial well-being and long-term mobility".²⁹

Housing programs can be used as a pathway to other programs and services, and improve health outcomes.

When a person has access to stable and permanent housing within a community, they are then able to access in-home and community-based services. This access to services is in part due to stability and proximity; when people are living somewhere they can better navigate the services they are entitled to and better maintain relationships with essential service providers. People are more able to deliver services or fill in gaps in support to people with an address and stable home. Affordable housing can come with case management or resident services that can support individual service needs and service navigation, which residents wouldn't otherwise have access to. Further, some service programs and systems *require* the individual to rent or own their own home in order to have access to supportive services. This includes

²⁶ [Residential Information Systems Project Annual Report: Status and Trends Through 2018](#), University of Minnesota, Center on Community Integration

²⁷ [THERE'S NO PLACE LIKE HOME: A National Study of How People with Intellectual and/or Developmental Disabilities and Their Families Choose Where to Live](#), The Arc and The Council on Quality and Leadership

²⁸ [Residential Information Systems Project Annual Report: Status and Trends Through 2018](#), University of Minnesota, Center on Community Integration

²⁹ [Affordable Housing as a Driver of Economic Mobility: Tools for Counties and Cities](#), National Association of Counties



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

programs like Supported Living Services (SLS) which people are only eligible for "if you live on your own in a home you own or rent"³⁰.

High housing costs impact the health of individuals, families, and entire health systems. When housing is not affordable, individuals tend to shift their spending on health care needs in order to cover housing costs. Households with high portions of income spent on rent or mortgages are often unable to afford food, especially nutritious food. Access to affordable housing can free up funds for other necessities and improve health outcomes for individuals and families. Other studies demonstrate not only the impact on individual costs and health outcomes but how housing access decreases costs on healthcare systems and increases care quality. These outcomes have been measured across many jurisdictions and health systems.³¹

The cost of housing in the community is less expensive than institutional care.

Research continues to show the cost-effectiveness of affordable, supportive housing in the community, particularly for people with disabilities who have high support needs, who also disproportionately experience homelessness, and/or who are frequent users of costly institutional and emergency care.³²

Estimates indicate that over a six-year period of Medicaid Money Follows the Person program, in which people with disabilities transition out of institutions and into community-based housing, health care cost savings were in the range of \$204 to \$978 million.³³

III. Barriers to Building and Living in Federally Assisted Affordable, Accessible, and Inclusive Housing

Building affordable, accessible, and integrated, inclusive housing would increase the overall housing supply, yet federal and state policies and programs have made it extremely challenging to fully finance.

Since the integration mandate of Olmstead over 23 years ago, there has only been one main program established, HUD Section 811, to increase the supply of affordable, accessible and integrated housing. This program has been a great advancement in housing access for low-income people with disabilities, yet the program continues to be grossly underfunded, in that it in no way meets the overwhelming demand. In addition, HUD continues to

³⁰ [Disability Rights California](#)

³¹ [California's Housing Future: Challenges and Opportunities](#), CA Department of Housing & Community Development

³² [Priced Out: The Housing Crisis for People with Disabilities](#), Technical Assistance Collaborative

³³ [HOUSING HOUSING FOR PERSONS WITH DISABILITIES \(SECTION 811\) 2019 Summary Statement and Initiatives \(Dollars in Thousands\)](#), HUD



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

administratively struggle to award and deploy Section 811 funds. Directed by Congress in the FY22 Omnibus, HUD must make all 2019, 2020, and 2021 funds available³⁴ as the funds have stalled.

Moreover, many local and state funding sources do not align with the integration mandate within Section 811 funds, which requires no more than 25 percent of units³⁵ reserved for people with disabilities. Many state financing programs which subsidize affordable housing as well as state's Qualified Allocation Plan (QAP) require projects to designate 45 percent up to 100 percent to "special needs" or disabled populations, or otherwise encourage disability-specific settings. These are in direct conflict with the necessary integration mandate set by the 811 and Olmstead.

Moreover, due to the disproportionate rate of disabled people living in poverty, the need for deeply affordable housing is critical, yet most affordable housing funding does not finance units for the lowest of incomes. Therefore, the affordable housing that is built, can still leave behind the most extremely low-income disabled people³⁶.

The existing federal rental assistance programs continue to be underfunded and can have additional barriers for disabled people.

Out of the 10.2 million people who currently benefit from the Housing Choice Voucher program, 2.4 million are people with disabilities and 1.9 million are older adults, most of whom also live with a disability³⁷. If those disabled people can get a landlord to accept their voucher, it is transformative in their ability to live and thrive in their own homes and communities of choice.

Yet, the demand for vouchers extremely surpasses the availability, which leads to years-long waitlists, let alone if waitlists are open to get on. In 2021, a sample size of 44 agencies had more than 737,000 households waiting for help because funding for the program is not adequate to meet the need of eligible households³⁸. The demographics of people on the waitlists vary, but it is estimated that at least 18 percent include households with at least one disabled person.³⁹

³⁴ [DIVISION I-TRANSPORTATION, HOUSING AND URBAN DEVELOPMENT, AND RELATED AGENCIES APPROPRIATIONS ACT, 2022](#), US Senate Committee on Appropriations

³⁵ [Section 811 Supportive Housing for Persons with Disabilities](#), HUD

³⁶ [The GAP: A SHORTAGE OF AFFORDABLE HOMES](#) APRIL 2022, National Low Income Housing Coalition

³⁷ [Disability-Forward Policy Recommendations To Advance Accessible and Affordable Housing for All](#), Center for American Progress

³⁸ [Long Waitlists for Housing Vouchers Show Pressing Unmet Need for Assistance](#), Center on Budget and Policy Priorities

³⁹ [Families Wait Years for Housing Vouchers Due to Inadequate Funding](#), Center on Budget and Policy Priorities



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

Disability housing experts and advocates also have identified administrative barriers within HUD that have led to unequal access to voucher programs. For example, public housing authorities have been found to have inconsistent and insufficient ways of identifying people with disabilities. This can lead to people not having access to programs that they would qualify for. For example, the main pathway to accessing a voucher and/or a voucher waitlist, is through a local continuum of care, yet people with disabilities who are living in congregate and institutional settings do not go through those systems, therefore struggle to get access to programs that they qualify for. These barriers, as well as others, have currently resulted in an underutilization of the Mainstream Housing Voucher program⁴⁰.

Once someone gets access to a voucher, it can be very difficult to find a landlord that will accept the voucher, let alone find accessible housing to use the voucher with.

People with disabilities, who need supportive services, struggle to find federally assisted housing that supports their diverse needs and should not have to wait to become unhoused to receive support.

People with disabilities who need supportive services have higher rates of institutionalization and/or homelessness. This is in part because of the lack of affordable, accessible, and integrated housing that is service-ready, meaning that people can receive services in their own homes. But as it stands, roughly half of U.S. adults who turn to homeless shelters have a disability⁴¹. With many homeless shelters still inaccessible and at full capacity, nearly seven in 10 people with disabilities who experience homelessness stay in dangerous locations (e.g., on sidewalks or under bridges), directly affecting their health outcomes⁴². Federal housing programs for people experiencing homeless are essential, and yet, there are still not enough programs to prevent homelessness.

In addition to homelessness, people with disabilities who need supportive services end up being stuck in congregate and institutional settings because they may not have access to home and community-based services and/or have available affordable, accessible, and integrated housing to move into. As articulated in evaluations of HHS' Money Follows the Person (MFP) program, lack of affordable housing in the community was the primary barrier to transitioning people out of costly institutions.⁴³

The COVID19 pandemic only exacerbated what has already been known about congregate and institutional settings, that they can threaten people's health and wellbeing. During the height of

⁴⁰ <https://www.c-c-d.org/fichiers/HUD-Actions-to-Address-Barriers-to-Mainstream-Program-03292022.docx.pdf>

⁴¹ New center from HUD and HHS helps people with disabilities find housing, Federal News Network

⁴² Homelessness in America: Focus on Chronic Homelessness Among People With Disabilities

⁴³ HOUSING HOUSING FOR PERSONS WITH DISABILITIES (SECTION 811) 2019 Summary Statement and Initiatives, HUD



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

the pandemic more than half of the COVID19 deaths occurred in congregate and institutional settings. Even now with COVID19 deaths in long-term care facilities at 23 percent of the total count, there are still a lot of data gaps in the total death rate across all institutional settings.⁴⁴ Regardless, it is likely that hundreds of thousands of COVID19 victims could have been saved if they would have had access to supportive services in their own homes, where they could more safely quarantine.

IV. Proposed Solutions

All solutions to solve the housing crisis facing people with disabilities, including those highlighted below, must be informed and co-created by disabled people, particularly people with disabilities who are multiply marginalized. Moreover, solutions must be grounded in economic and racial equity, as well as housing first principles.

Federal housing funds must be in more alignment with the integration mandate that all Disabled people have the protected right to community living

As the White House, HUD, USDA, and Treasury convene to improve the alignment of all federal funding as stated in the recent Housing Supply Action Plan⁴⁵, it is critical that there be specific increased alignment across funding mechanisms to better enable affordable, accessible, and specifically, integrated housing. It is critical to include the usability of Section 811 along with other funding streams. Beyond 811, there must also be explicit efforts to ensure funding alignment supports housing that is affordable across a range of incomes, including extremely low income, and integrated, where people with and without disabilities can live and thrive together.

Increase funding for affordable, accessible, integrated, and inclusive housing, including the Section 811 project-based rental assistance (PRA)

To meet the supply needs of new affordable, accessible and integrated housing, there must be significantly more invested in Section 811, across all 50 states; particularly project-based rental assistance (PRA), which is much more cost-effective on a per-unit basis. Funding under this model flows through state housing agencies and is limited to the shallow monthly project-based subsidy. The 811 PRA program is focused on integrated permanent supportive housing where people with disabilities live alongside neighbors without disabilities. This is aligned with the community integration mandate of Title II of the ADA and Olmstead. The 811 PRA programs also hold states and their local human service agencies accountable for

⁴⁴ [Over 200,000 Residents and Staff in Long-Term Care Facilities Have Died From COVID-19](#), Kaiser Family Foundation

⁴⁵ [President Biden Announces New Actions to Ease the Burden of Housing Costs](#), The White House



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

providing residents with the housing-related support services they need to meet their tenancy obligations. Again, this promise of 811 can only be realized with significantly increased funding, as well as funding alignment which was mentioned above⁴⁶.

Increased investment, as well as improved deployment of Section 811 will increase the overall stock of affordable housing because 75 percent of the units in all 811 funded projects are available to all eligible low-income tenants.

Along with 811, there is a need to increase investments in other HUD Multifamily Housing programs, particularly those that support the production and preservation of extremely low-income units, service-ready housing, and equitable transit-oriented development.

Significantly increase funding and flexibility for the Housing Choice Voucher program, including the Mainstream Housing Voucher program

The solution that would transform the state of housing insecurity facing all low income people, including disabled people, would be to create universal housing vouchers. As we work towards this solution, there needs to be a significant increase in the Housing Choice Voucher program, starting with the former Build Back Better request of \$25 billion to expand vouchers to an additional 300,000 households. Even though it is a start, we do commend the funding increase in the FY22 budget which will add 25,000 new vouchers⁴⁷.

In addition to more vouchers, how vouchers are deployed and accessed by disabled people must improve as noted above with the underutilization of the Mainstream Housing Voucher program. Congress provided HUD with the Mainstream Voucher program specifically to address the needs of people with disabilities, particularly those living in institutional and segregated settings. We have seen how creatively HUD has used the Emergency Housing Voucher (EHV) program to help people – including those with disabilities – living on the streets, in shelters, or in places not meant for human habitation secure housing. There must be the same types of creativity and flexibility for Mainstream Housing Vouchers. Examples include adjustments to referral and waitlist practices and increased PHA partnerships with disability service providers.⁴⁸

Create new financing incentives for accessible, affordable, integrated, and inclusive housing

⁴⁶ <https://www.c-c-d.org/fichiers/CCD-Housing-TaskForce-FY22-Senate-T-HUD-Statement.pdf>

⁴⁷ [HUD's FY 22 funding will add 25,000 new Section 8 vouchers](#), Affordable Housing Online

⁴⁸ [HUD Actions to Addition Barriers to Mainstream Program](#), Consortium on Constituents with Disabilities Housing Task Force



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

Incentivize states, regions, and municipalities through federal funding and policies that allocate funding for accessible, affordable, and integrated housing development. These sources should be coordinated with existing investment vehicles for affordable housing such as tax credits and HUD multifamily programs. Investing in metropolitan land trusts and in transit-oriented development can also ensure that housing is situated close to resources such as grocery stores, supportive services, health care, and employment. These funds can be used to fund existing, locally run programs that target affordable housing creation and preservation⁴⁹.

For all HUD programs that finance new construction of affordable housing, incentives for applicants to go beyond the minimum accessibility requirements can be added to program funding criteria. Such incentives would not be a replacement for following all applicable accessibility codes. Tools such as The Kelsey's Housing Design Standards for Accessibility and Inclusion⁵⁰ are available and can be embedded within new policies to incentive increasing cross-disability access.

Better guidance to states and alignments on housing for PWDs

In order to make the right to community living a reality, states need better federal guidance and funding to support full community integration, in both housing and services. All states are mandated to implement a transition plan to fulfill the HCBS Setting Rule, and yet, there is inconsistent guidance especially in regards to building the commensurate supply of affordable, accessible, and integrated, inclusive housing. First and foremost, HUD must issue explicit guidance on how states can increase the development of such housing stock. More specifically, there needs to be increased alignment and coordination across HUD and the HHS, including in the following ways:

- To release joint guidance on how Public Housing Authorities (PHAs) can better partner with disability serving organizations, to ensure that people with disabilities, particularly those who are currently in or at risk of institutionalization, can get easier access to Housing Choice Vouchers;
- Build off of The Medicaid Innovation Accelerator Program (IAP), effective from 2016-2019, when the Center for Medicaid and Medicare Services (CMS) worked with state Medicaid agencies and their state housing partners to develop public and private partnerships between the Medicaid and housing systems. Moreover, states were supported in the creation of detailed action plans that fostered additional community living opportunities for Medicaid beneficiaries.⁵¹

⁴⁹ [Disability-Forward Policy Recommendations To Advance Accessible and Affordable Housing for All](#), Center for American Progress

⁵⁰ www.thekelsey.org/design

⁵¹ [Medicaid Innovation Accelerator Program \(IAP\): Final Evaluation Report](#), Center for Medicaid & Medicare Services, HHS



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

- As the COVID19 crisis continues, there is concern that in a rush to expand permanent supportive housing (PSH), including turning hotels and other non-congregate shelters into PSH, “mini-institutions” will be developed. Therefore, joint guidance must be provided on this.
- As HUD leads in financing diverse housing options, housing options that do not meet the HCBS Settings Rule should not be eligible for Medicaid funding for these services. HUD, CMS, the Administration on Community Living (ACL), and the Department of Justice (DOJ) must create an internal understanding of what constitutes qualities of community-based settings that distinguish them from institutional settings and issue guidance to all of its recipients and grantees.

Create consistent, equitable reasonable accommodations policies and practices across HUD programs, including but not limited to public housing.

HUD must fully implement the recommendations authored in the Office of Inspector General's Audit Report Number 2022-BO-0001 Requests for Reasonable Accommodation in Public Housing⁵². Moreover, HUD must regularly consult with disabled people and disability rights experts to ensure that consistent and equitable reasonable accommodations policies are not just re-established, strengthened, and implemented across public housing but that such policies are adopted agency-wide.

Create a HUD senior leadership position to oversee that disability inclusive and equitable housing solutions are embedded across the agency

HUD showcased great commitment to disability inclusion and equity, as noted in the newly released HUD Strategic Plan and HUD Equity Action Plan, yet without investing in leadership capacity, we are concerned that the goals and plans will not be reached. Therefore, it is time that HUD increase senior leadership capacity to advance equity and inclusion for people with disabilities. This leadership position should be filled by someone with lived experience with disability. This increase in senior leadership should coincide with more consistent feedback from disability and housing experts with and without disabilities.

V. Conclusion

The diversity and variedness of the nation's largest minority population, people with disabilities, corresponds to the diverse and varied set of federal housing solutions needed. Regardless, solutions must address at minimum one of the core barriers: lack of affordability, lack of accessibility, lack of integrated and service-ready housing, and/or lack of fair and equal

⁵² [HUD Did Not Have Adequate Policies and Procedures for Ensuring That Public Housing Agencies Properly Processed Requests for Reasonable Accommodation](#), HUD Office of the Inspector General



The Kelsey

Disability-forward housing
solutions that open doors to homes
and opportunities for everyone

treatment. Due to the implications of Long Haul COVID and the stark increase of newly disabled people, today's population analysis is likely an undercount and solutions more dire than ever.

Thank you for the opportunity to testify today. I look forward to taking your questions.

**WRITTEN TESTIMONY OF CYNTHIA DIBARTOLO, ESQ.
CEO, TIGRESS FINANCIAL PARTNERS & CEO, RISE FINANCIAL SERVICES,
& CHAIRPERSON OF THE FINANCIAL SERVICES COMMITTEE,
RAINBOW PUSH COALITION**

Before the Committee on Financial Services Subcommittee on Diversity and Inclusion
United States House of Representatives
Virtual Hearing Entitled “*Diversity Includes Disability: Exploring Inequities in Financial Services for
Persons with Disabilities, Including Those Newly Disabled Due to Long-Term COVID*”

May 24, 2022

Chairwoman Beatty, Ranking Member Wagner, Chairwoman Waters, Vice Ranking Member Gonzalez and distinguished members of the Subcommittee, thank you for the opportunity to testify today with respect to the virtual hearing “*Diversity Includes Disability: Exploring Inequities in Financial Services for Persons with Disabilities, Including Those Newly Disabled Due to Long-Term COVID*”. I commend the members of this Committee for your collective focus on disability, diversity, equity, and inclusion (DEI) at U.S. financial institutions, and corporate America more broadly. Disability is an underdeveloped area of DEI, and we have an obligation to give a voice to these voiceless individuals. I hope that my testimony will yield insight on this glaring issue which, in many ways, is rooted in ableism, the intersectionality of disability and other marginalized groups, barriers to economic sustainability and a lack of transparent and uniform disability and diversity data reporting in the private and public sectors. Each of these disparities, whether individually or collectively, deny the disabled of their dignity, preclude their full participation in the workforce or economic mainstream and impair their overall quality of life.

Intersection of Financial Services Entrepreneurship and Disability: Real and Perceived Barriers for Entrepreneurs with Disabilities.

In 2011, I founded Tigress Financial Partners after working in corporate American for more than 25 years, where I served as attorney, compliance director and risk management director for some of the world’s largest global banks. In the height of my career, I received a brutal diagnosis of advanced head and neck cancer. The cancer was aggressive, with limited hope of survival without radical surgeries, which included a tracheotomy, a neck dissection, a mandibulotomy to split my face, a glossectomy to remove a massive portion of my tongue followed by reconstructive surgery.

I was left severely disfigured and disabled. My tongue was reconstructed using other parts of my body including arteries, veins, and muscle from my arms. I relearned to speak over the course of several years with help from an incredible team of speech pathologists. However, now, my articulation is much more of a deliberate and intentional movement, and I have limited endurance.

Cancer not only took my tongue, but it took my career, and that devastated me. My disability was arguably too difficult to accommodate at the time so, faced with this professional landmine, I was feeling hopeless and a profound loss of dignity. Wondering what to do with myself, my father said to me—"Those doctors operated on your tongue, not your brain, figure your career out." And while that was certainly what we would call tough love, I knew that he was telling me that I have the choice to be victor or a victim.

So, with that in mind, I took my decades of experience on Wall Street, my education as federal securities attorney, together with my tenacity and I went to FINRA to launch Tigress Financial Partners, the nation's first disabled and woman-owned firm. I built the firm brick by brick. In the beginning I could not secure an investor, as I was told that my cancer history rendered me an "unbankable CEO." I quickly discovered that access to capital whether equity or debt, for disabled individuals was nearly nonexistent. For people with disabilities, the barriers to entrepreneurship may be more acute or more difficult to overcome, including awareness and access to benefits service providers, establish credit, access to funds i.e., start-up capital, access to social and human capital, and learning about and accessing appropriate small business assistance and training.¹

I was labeled as a "disabled entrepreneur," who fell outside the mainstream of what constitutes an entrepreneur by most members of society and thus struggled to access financing. Bottom line, ableism was the common barrier faced.² Refusing to abandon my vision and mission, in light of these challenges, I liquidated my assets and bet on myself.

It was a long, tactical, and sometime painful journey, but the firm grew organically from just a handful of people to more than sixty professionals, of which nearly 80% are diverse, including many who have

¹ <https://surface.syr.edu/cgi/viewcontent.cgi?article=2029&context=etd>

² <https://www.forbes.com/sites/andrewpulang/2020/10/25/words-matter-and-its-time-to-explore-the-meaning-of-ableism/?sh=5dec58b7162>

intersecting identities including disabled. We built a proprietary research department, led by an award-winning analyst team, which produces highly ranked proprietary equity research. We built a differentiated global distribution platform with institutional and high net worth investors spanning more than 23 countries. My diverse and disabled team built an international trading desk with pedigreed traders in local countries and an incredibly accomplished capital markets team.

Becoming a member of the NYSE in July of this year was historic as we became the first disabled and women floor broker and member of the exchange in its 229-year history.³ This was critical in terms of driving real democratization and market access for all investors, particularly for diverse investors.

Building a Diverse Workforce in Financial Services Includes Ensuring Those with Disabilities are Afforded Equality of Opportunity.

Tigress built a diverse workforce which is made up of nearly 80% professionals from underrepresented communities, African American, Hispanic, Asian, Indian, Women and Disabled. It is incumbent upon our firm to remain educated about topics that are important to the disabled community. We stand ready to deliver special needs planning and offer resources for those with disabilities, to foster a culture of disability etiquette and offer services that are available through our network.

Tigress is, by design, an inclusive environment where all teammates, including those with hidden or visible disabilities, including hearing, speech, mobility, neurological, traumatic brain injury, autism spectrum, have an opportunity achieve upward career mobility. We strive to provide reasonable accommodations for individuals facing barriers to employment so they can reach their full potential while at the same time, make meaningful contributions to Tigress and to our clients. We are committed to help the diverse-abled talent embrace rewarding careers in financial services and to feel supported, respected, and empowered.

What is important to recognize ---is that Tigress competes on merit like any formidable company in financial services. We just happen to draw from a different talent pool --- a pool that ultimately welcomes being part of the Tigress diverse-abled family because of the caliber of our financial services business, our innovative, diverse, and differently abled talent and our culture of inclusiveness, which collectively drives Tigress to have meaningful impact.

³ <https://cheddar.com/media/tigress-financial-first-nyse-disabled-woman-owned-floor-broker>

Just think about this -- One out of every four US adults – 61 million Americans are touched by disabilities, AND I am one of them.⁴ Therefore, at Tigress we strive to ensure that our highly talented diverse workforce at Tigress Financial Partners reflect this global reality.

At Tigress, our business model is ESG-centric, pillared on equality of opportunity, with an unbridled commitment, to making measurable impact in the diverse, women and disabled communities that we serve.

Disability Inclusion in the Financial Services Industry Matters.

While Wall Street and Corporate America got more “woke” in past two years and together they have made notable strides in diversity, inclusion and equality of opportunity, there is still much to be done. Sadly, we are a long way from seeing best DEI practices across the entire industry, particularly with respect to disability inclusion.

Maybe some of the struggle rests in the fact that there is no uniform definition of disability. It is a multifaceted, complex, evolving, and often contested term.⁵ Generally, the term “disability” refers to physical or mental impairments that limit a person’s ability to participate in daily life activities.⁶ However, disability is also shaped by attitudinal and environmental barriers that limit people’s full social, political, and economic participation. To put it another way, many people with disabilities are faced with tremendous challenges participating in daily life activities due to the inaccessibility of their social environments.⁷

Disabled people are part of the diverse group of individuals who have been marginalized for ages. Even more staggering is the fact that most disabled individuals fit into what is termed the “intersectionality of

⁴ <https://www.cdc.gov/media/releases/2018/p0816-disability.html#:~:text=One%20in%204%20U.S.%20adults,Morbidity%20and%20Mortality%20Weekly%20Report.>

⁵ <https://www.americanprogress.org/article/advancing-economic-security-people-disabilities/>

⁶ <https://www.law.cornell.edu/uscode/text/42/12102>

⁷ <https://americanprogress.org/wp-content/uploads/2019/07/Advancing-Econ-Security-Disability-.pdf>

diversity”⁸ Just a few examples of these means one may identify as a “woman” AND “disabled”, or as a “woman” AND “a person of color” AND “disabled” or as a “man of color” AND “LGBTQ+” AND “disabled”. It is these intersectional diverse individuals that have overlapping identities as well as overlapping experiences of oppression and discrimination, who are also amongst the most marginalized.⁹

Over 61 million Americans have a severe disability and more than 80% of them have disabilities that are unseen.¹⁰ Examples of invisible debilitating physical and mental conditions include, but are not limited to, post-traumatic stress disorder (PTSD), traumatic brain injury, speech disorders, hearing and vision impairments, autism spectrum, mental health, diabetes, cancer, lupus, Crohn’s disease, fibromyalgia and certainly long-term COVID, which itself, has disabled more than 1.2 million people.¹¹ These types of conditions warrant a fresh way of approaching disability, one which is not limited in defining disability solely on the use of mobility equipment or someone’s external appearance.

Employers can play a big part in making disabled individuals a vital and visible part of their workforce, and not simply relegate them to back-office, or operational roles. There is enormous potential in tapping into the strengths of disabled talent as opposed to measuring limitations.

People with disabilities tend to be some of the most creative, innovative and, quite frankly, most loyal employees. Most individuals with a disability wake up every day thinking about being innovative and they are resilient – that is a critical skill set.¹² That ability to problem solve is innate to the majority of disabled individuals. Moreover, countless disabled individuals demonstrate a profound ability to not only bounce back from life’s personal and professional challenges, but to bounce back higher ---that is how they are wired. For the roughly 1 in 4 Americans with some disability, adapting and creating innovative solutions is necessary to survive and thrive in a world not designed for them.¹³

⁸ <https://www.weforum.org/agenda/2020/07/diversity-inclusion-equality-intersectionality/>

⁹ <https://www.bristol.ac.uk/inclusion/intersectionality/>

¹⁰ <https://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html>

¹¹ https://www.adagreatlakes.org/Publications/Legal_Briefs/BriefNo37_Invisible_Disabilities_and_the_ADA.pdf; <https://www.americanprogress.org/article/covid-19-likely-resulted-in-1-2-million-more-disabled-people-by-the-end-of-2021-workplaces-and-policy-will-need-to-adapt/>

¹² <https://majorprojects.org/blog/disability-diversity-innovation-and-resilience/>

¹³ <https://strategicconsultinginc.com/blog/the-benefits-of-hiring-disabled-and-neurodiverse-employees/>

Change needs to start with the conversation. Companies need to have their leadership articulate their support for disability across the entire enterprise and recognize that “differently abled” persons are not looking for a handout or special consideration. They simply want to be given a fair chance.

Organizations should highlight the successes of their team members with disabilities, not despite their uniqueness and differences, but rather because of them.

I beg Wall Street and Corporate America to understand and embrace the benefits of hiring a diverse and disabled workforce and to measure the value-add derived from collaborating with disabled vendors and disabled professional vendors like Tigress. By hiring diverse employees with disabilities, companies are rewarded with quantitative and qualitative benefits, which include, deepening the hiring pool, increasing retention, increasing revenue, increasing morale and innovation, increasing brand awareness, to increasing problem solving and creativity, even leveraging potential tax and financial incentives for your company.¹⁴

Tigress Financial Partners is just one example of the business case for diversity and inclusion of disabled individuals which is intrinsically linked to a company’s innovation strategies.¹⁵ Companies that recognize this are quick to adopt the tools to break-down barriers and foster a culture that values a diverse workforce and inclusive talent pool and where everyone can contribute and benefit - creating an authentic culture where true equality of opportunity is afforded to all minority, women and disabled individuals.

And the bottom line while there is much talk about diversity and inclusion, the facts speak for themselves in that, if you’re not including disability in diversity, you’re not leading inclusively.¹⁶

¹⁴ <https://discoverability.org/employers/>

¹⁵ https://images.forbes.com/forbesinsights/StudyPDFs/Innovation_Through_Diversity.pdf

¹⁶ <https://disabilityin.org/disability-equality-index/lets-celebrate-disability-in-the-workplace/>

Disability: What Does Not Get Measured Does Not Get Managed.

When I set up the nation's first and only disabled and woman-owned financial services firm, it was little like discovering the man behind the curtain in the Wizard of Oz. It was nothing like I expected - I discovered that there is simply not enough authentic commitment to diversity and inclusion in most companies.

A myriad of corporate websites and annual reports speak to their commitment to diversity and inclusion, and ensure that their photos represent a cross-section of diverse individuals, yet do the numbers really support that? There really needs to be some soul searching and tough questions answered such as what % of your workforce, senior management and board are diverse, let alone disabled? What is the corporate spend with diverse professional suppliers and disabled professional suppliers?

Data matters and as the expression goes "what does not get measured does not get managed."¹⁷ Many companies struggle to use a pure data-driven approach to DE&I. Even in today's ESG environment, far too many companies do not collect all the data and rather, elect to report only favorable trends or weigh quantitative over qualitative data. Rarely is data cut by gender, race, sexuality, or disability.¹⁸ We need to identify and call out companies that are boasting their diverse and inclusive culture but who are simply "diversity washing".¹⁹ Truthfully, the illusion of diversity with no real depth is worse than nothing at all.²⁰

Sadly, the number of companies leading by example of how they are doing business with diverse and disabled professional vendors in financial services is still far too low. There is an underutilization of diverse disabled firms like Tigress in capital markets transactions and candidly, the economics afforded to diverse financial services firms, if and when they are included in these capital markets transactions, is in far too many instances, only fractional.

¹⁷ <https://suplari.com/how-procurement-can-run-an-effective-supplier-diversity-program/>

¹⁸ <https://www.shrm.org/executive/resources/people-strategy-journal/winter2022/pages/feature-approach-dei-data-morgan-roberts.aspx>

¹⁹ <https://www.forbes.com/sites/forbestechcouncil/2020/11/30/the-dangers-of-diversity-washing-and-what-to-do-instead/?sh=88a936e404b1>

²⁰ <https://www.talvista.com/more-than-a-marketing-tactic-how-surface-level-diversity-efforts-hurt-our-workplaces/>

Tigress is the nation's only disabled AND woman-owned investment bank, broker-dealer, research provider and NYSE floor broker and you would expect that my phone should be ringing off the hook by advisors, top law firms, PE firms, issuers and bookrunners who should all be looking to ensure that diversity and inclusion are an integral part of the IPO with respect to diverse Co-Managers or in their ongoing capital market's needs. However, in far too many cases both issuers and/or lead bookrunners, elect to view Tigress simply as a woman-owned firm. It begs the question...WHY? One can only assume that the answer lies in their lack of understanding the intersectionality of diversity and disability. The road to inclusion means integrating people with disabilities –not just because it the moral thing to do, but because it is critical to the future success of capital markets, our businesses, and our economy.

As this country's only disabled AND woman-owned financial services firm, Tigress not only bring critical diversity to the table, but of equal importance, we compete on merit by bringing differentiated distribution and diverse investors to the table and support the issuer and all stakeholders for the long term with highly ranked proprietary equity research, once the company goes public. To be clear, as a disabled firm we are not looking for a handout from these companies but rather, my team and I stand ready, willing, and able to give them a hand up and deliver quantifiable and measurable value.

Consider this, thousands of companies that have gone public or will go public, whose lion's share of gross revenues depends on services and products distributed and used by women, people of color and disabled individuals, must understand that diversity should matter to them in their IPO. It is a critical part of the whole diversity ecosystem.

Yet, there is glaring disconnect with respect with the diversity and disabled ecosystem—many of these companies are immensely successful in achieving the milestone of going public by targeting consumers and the wallet share of diverse and disabled individuals and yet, they seem to not value their own consumer enough to ensure that diversity is represented in their IPO by engaging minority-owned, veteran-owned, woman-owned and disabled-owned financial services firms and then further mandating a specific % of their shares actually be distributed to diverse retail investors.

Companies that truly value diversity and inclusion are not selective on where they use diverse financial services firms. Companies who are authentic and honestly mission-driven use diverse firms, much in line

with the spirit of Section 3452-Dodd Frank, “to the maximum extent possible”²¹ as Co-managers in the IPO, or as participants in stock repurchase and by backs rotations, or as co-managers in secondaries or when they tap the debt markets, in addition to a host of other traditional and non-traditional capital markets transactions.

I applaud the mere handful of public companies and global banks that get it right – they are an example of doing well by doing good. Diversity and inclusion are not just sound bites for them but are a call to action inherently linked to the companies’ DNA.

The Financial Services Industry and Beyond Authentically Creating Inclusive Disability.

To create a truly inclusive workforce, I believe that we need leadership at the top of an organization, much like myself, who openly identify and talk about having a disability, in order to reduce the fear associated with self-identification and the stigma. It is that where we can foster a culture that recognizes and values disability as a strength.²²

People with disabilities have been calling on corporate America to recognize their status as a marginalized minority group akin to other underrepresented populations. Individuals with disabilities frequently encounter workplace discrimination, bias, exclusion, and career plateaus—meaning their own employers lose out on enormous innovation and talent potential.²³

The business case for disability inclusion in the workplace is compelling. Investor interest – along with regulator and legislator interest – on the topic of workplace disability inclusion is increasing at an accelerated pace.²⁴

²¹ <https://www.occ.gov/about/who-we-are/organizations/office-of-minority-and-women-inclusion/Section-342-Dodd-Frank.pdf>

²² <https://ca.movies.yahoo.com/equilar-partners-disability-advance-inclusion-130000020.html>

²³ <https://hbr.org/2017/12/the-case-for-improving-work-for-people-with-disabilities-goes-way-beyond-compliance>

²⁴ <https://disabilityin.org/releases/ceo-letter-on-disability-inclusion/>

We should celebrate companies that are working to advance disability inclusion through programming and sharing their stories.²⁵ By making inclusive disability a strategic priority, and by viewing disability as a strength, companies such as Tigress can achieve their business goals faster and in a more sustainable way and in turn, deliver measurable impact to the disabled and marginalized communities we serve.

We also need to acknowledge that in this country, we now have an unprecedented labor shortage.²⁶ Countless prospective candidates, who do not identify disabled, have indicated a shift in their priorities: They desire better work-life balance, flexible workplace accommodations, and are looking for employers who openly speak up in support of social justice issues.²⁷ Certainly one way to accelerate the economic recovery and to attract new talent is for companies to be more inclusive of people with disabilities and to recognize that their diverse abilities are a quantifiable asset to corporate America and small business alike.

Individuals who identify as disabled present business and industry with unique opportunities in labor-force, and in achieving an authentic diverse and inclusive corporate culture. The disabled comprise one of the large consumer markets and they are eager to know which businesses authentically support their goals and dreams.²⁸ Their wallet share matters!!! The U.S. Office of Disability Employment Policy categorizes persons with disabilities as the third-largest market segment in the U.S. The discretionary income for working age persons with disabilities is \$21 billion.²⁹

I celebrate the fact some companies have raised the diversity bar and are accelerating disability inclusion as the next frontier of corporate social responsibility and mission-driven investing. Those authentically mission-driven companies can help propel the much-needed change in corporate America as a whole and in turn, witness quantifiable and sustainable community impact – which is at the very heart of ESG.

²⁵ <https://disabilityin.org/disability-equality-index/lets-celebrate-disability-in-the-workplace/>

²⁶ <https://www.uschamber.com/workforce/u-s-chambers-bradley-the-current-labor-shortage-is-unprecedented-urges-solutions-on-immigration-childcare>

²⁷ <https://www.linkedin.com/pulse/lets-celebrate-disability-workplace-jill-houghton>

²⁸ <https://www.businesswire.com/news/home/20181029005111/en/Companies-Leading-in-Disability-Inclusion-Have-Outperformed-Peers-Accenture-Research-Finds>

²⁹ <https://www.air.org/resource/report/hidden-market-purchasing-power-working-age-adults-disabilities>

Viewing the Disabled Through the Lens of Inclusion and Infinite Possibility.

People with disabilities are truly the missing piece in the diversity conversation. They are critical to achieving any real measure of “diversity of thought” within an organization.³⁰

We know that when employees begin to see their disability as a strength, they will be more comfortable working as their “authentic selves,” by disclosing their disability, and asking for the accommodations they need to succeed in their jobs.³¹ Companies in turn, get to build an inclusive culture that is sustainable and competitive, which we know drives bottom-line impact.³²

What if I told you that by recognizing the value of a diverse abled talent pool and leveraging it, a company could also achieve significant gains in profitability, value creation and shareholder returns—as well as other business benefits?³³ Shouldn’t that turbo-charge most companies recruiting and hiring practices! Research supports the fact that companies that embrace best practices for employing and supporting more persons with disabilities in their diverse workforce have outperformed their peers.³⁴ Rest assured there is absolutely no deficit of talented disabled individuals, rather, the deficit rests in the “equality of opportunity” that is afforded to them. For too long, companies have viewed employees with disabilities through the lens of compliance and accommodation. There’s no better time to start to look at disability through a different lens: one of inclusion and infinite possibility.³⁵

Ableism Contributes to the Wealth Gap in America.

A person’s disability shapes their access to various social, career and economic privileges.³⁶ This form of discrimination is called ableism—structural and interpersonal oppression experienced by people with

³⁰ <https://www.diversitywoman.com/diversity-of-thought/>; <https://www.texthelp.com/resources/blog/3-reasons-to-bring-disability-inclusion-to-the-mainstream/>

³¹ <https://disabilityin.org/disability-equality-index/lets-celebrate-disability-in-the-workplace/>

³² <https://www.bbva.com/en/why-diversity-and-inclusion-are-good-for-the-bottom-line/>

³³ https://www.accenture.com/_acnmedia/pdf-89/accenture-disability-inclusion-research-report.pdf

³⁴ <https://www.weforum.org/agenda/2019/04/what-companies-gain-including-persons-disabilities-inclusion/>

³⁵ <https://hbsp.harvard.edu/product/H043AW-PDF-ENG>

³⁶ <https://www.americanprogress.org/article/advancing-economic-security-people-disabilities/>

disabilities or those presumed or determined to be disabled.³⁷ People with disabilities overwhelmingly face significant barriers to wealth building and are 28 percent more likely than nondisabled people to be under-banked or unbanked.³⁸ Limited accessible housing options can reduce disabled people's chances at homeownership and the asset limits baked into many disability benefits programs make accumulating wealth all but impossible.³⁹ Disabled individuals struggle to maintain even basic financial security and tragically post are propelled into abject poverty.

The wealth gap is amplified for disabled women and even further amplified for disabled people of color.⁴⁰ Add to that the growing number of individuals of color who are now disabled as a result of COVID-19. In a recent NPR poll, 60% of Black respondents, 72% of Latinx respondents, and 55% of Native American respondents reported facing serious financial problems during the pandemic, compared with 36% of Whites. 41% of Black households, 46% of Latinx households, and 41% of Native American households reported having used up most of all of their savings, compared to just 25% of White households.⁴¹ As discussed above, people with disabilities often have extraordinarily little savings to begin with — meaning that this financial squeeze hits disabled people of color even harder.

The benefits trap also poses an even greater threat to people with disabilities considering COVID-19.⁴² As the COVID-19 pandemic spreads, SSI recipients will not have any meaningful savings to draw on, leaving them especially vulnerable to homelessness and food insecurity — throwing the intersecting oppressions experienced by disabled people of color into even harsher relief.⁴³

³⁷ <https://ableismbook.com/2019/06/24/1-chapter/>

³⁸ <https://healthmattersprogram.org/2021/01/26/nothing-about-us-without-all-of-us-part-2/>

³⁹ <https://healthmattersprogram.org/2021/01/26/nothing-about-us-without-all-of-us-part-1/>

⁴⁰ <https://healthmattersprogram.org/2021/01/26/nothing-about-us-without-all-of-us-part-1/>

⁴¹ <https://www.npr.org/sections/health-shots/2020/09/18/912731744/how-the-pandemic-is-widening-the-racial-wealth-gap>

⁴² https://www.ohchr.org/sites/default/files/Documents/Issues/Disability/COVID-19_and_The_Rights_of_Persons_with_Disabilities.pdf

⁴³ <https://acceleratedisabilityinclusion.org/nothing-about-us-without-all-of-us-part-1/>

This is where the convergence of racism and ableism create both real and perceived barriers. It leaves those at the intersectionality of disability and race, and disability and gender asking if the very system that is intended to protect them, is in fact designed to have them fail.

Policymakers Must Dismantle the Barriers Facing Disabled Workers.

In order to advance economic security for people with disabilities, policymakers must level the playing field for disabled workers while guaranteeing access to housing, nutrition and healthcare for those who are unable to work.⁴⁴ The current economic structure was not designed to support people with disabilities who cannot and will never be entirely self-sufficient.⁴⁵

In order to transform the U.S. economic system so that it meets the needs of all people with disabilities, policymakers must dismantle the structural barriers facing disabled workers and disrupt the myth of self-sufficiency on which the system is grounded.⁴⁶ We need to pivot from a broken system that precludes financial stability for the disabled and seek ways to promote entrepreneurship as a pathway to employment for people with disabilities and in doing so -- permit disabled individuals to operate in parallel, both within the disability service system and business service system.⁴⁷

Disabled individuals represent one of the largest minority groups in the whole country, and we are not less than ... we are simply differently abled.⁴⁸ The perverted justification for economic inequity of the disabled may be rooted in the very provision under Section 14(c) of the Fair Labor Standards Act of 1938, that afforded employers with a U.S. Department of Labor after receiving a certificate of approved waiver from the Wages and Hour Division, to legally pay less than the federal minimum wage — to workers with disabilities, “for the job being performed” is one whose earning or productive capacity is impaired by

⁴⁴ <https://www.americanprogress.org/article/advancing-economic-security-people-disabilities/>

⁴⁵ <https://www.americanprogress.org/article/advancing-economic-security-people-disabilities/>

⁴⁶ <https://www.americanprogress.org/article/advancing-economic-security-people-disabilities/>

⁴⁷ <https://www.oecd.org/cfe/leed/background-report-people-disabilities.pdf>

⁴⁸ <https://www.disabilityfunders.org/disability-stats-and-facts>

age, physical or mental deficiency, or injury.”⁴⁹ This patently distorted policy is based upon the erroneous presumption that disabled workers’ labor is less valuable and therefore warrants what is fundamentally a separate and unequal pay structure.⁵⁰ The loophole in the federal law must be closed. No company should be allowed to pay disabled workers \$1 an hour in this country, for this is pure exploitation of our most vulnerable citizens.⁵¹ As of December 2021, 14 states, including Alaska, California, Colorado, Delaware, Hawaii, Illinois, Maine, Maryland, Minnesota, Nevada, New Hampshire, Oregon, Texas and Washington, eliminated, phased out, or modified the authority of employers to pay subminimum wages (SMWs) to specified persons with a disability—12 states enacted legislation; 1 state issued an Executive Order; and 1 state issued a regulation.⁵² Thankfully today, even more states are in the process of examining whether to terminate or modify the lawful use of subminimum wage with respect to the disabled.⁵³

Our collective bipartisan mission-driven approach to end discriminatory employment practices and to provide workers with disabilities better wages in order to give them more economic security is not only good for the workers themselves, but also good for businesses and the economy as a whole. Raising wages enables disabled Americans to not only have the dignity of work, but the dignity of a real paycheck. Moreover, ending subminimum wage and employing more people with disabilities in the competitive, integrated U.S. labor market is good for the country; a recent study suggests the GDP could get a boost of \$25 billion or more, if just 1 percent more disabled individuals were hired into the labor force.⁵⁴

Conclusion

⁴⁹ <https://www.forthethepeople.com/blog/law-makes-paying-workers-disabilities-little-pennies-hour-perfectly-legal/>

⁵⁰ <https://www.americanprogress.org/article/advancing-economic-security-people-disabilities/>

⁵¹ <https://www.vox.com/2018/5/3/17307098/workers-disabilities-minimum-wage-waiver-rock-river-valley-self-help>

⁵² <https://seed.csg.org/subminimum-wage-policy/>

⁵³ <https://apse.org/state-legislation/>

⁵⁴ <https://tcf.org/content/commentary/the-movement-to-invest-in-disabled-workers-is-gaining-ground/> ; https://www.accenture.com/t20181108T081959Z_w_us-en/acnmedia/PDF-89/Accenture-Disability-Inclusion-Research-Report.pdf – zoom=50

Whether you believe it or not -- it is indeed possible to eradicate poverty for a huge portion of the population labeled disabled, however it will take all stakeholders engagement. It is call to action for both a public and private sectors, business and labor together with for-profit and non-profits organizations to form a shared consensus to disrupt and extinguish the mythologies that have been used to justify inequity. We -- meaning corporate America, financial services sector, government and society as a whole, need to do some real soul searching and get honest in addressing the barriers facing the majority of workers with disabilities who, despite their talent, integrity, passion, and valuable labor, will remain financially destitute.

Let me be clear, the gross inequality that I speak of today is not rooted in disabled people but rather our handicapped economic resources, our compulsive disorder with the stereotyping of ablism, our willful blindness to the lack of uniform transparent diversity and disability data in corporate America and a distorted allocation of power.

Together, we can change the trajectory this country's most vulnerable and empower them with economic security and dignity. An integrated approach is required to ensure that persons with disabilities are not left behind. I am confident that this Honorable Committee recognizes that is not just the morally right thing to do -- but that inclusive disability drivers better social and economic outcomes for our great country.

On behalf of the 61 million disabled Americans, I am grateful for your bold and unapologetic voices which are committed to ensuring that people who identify as disabled have the same opportunity to thrive as anyone else -- free from stigma, discrimination, or exclusion.

Thank you for the opportunity to testify virtually today about "*Diversity Includes Disability: Exploring Inequities in Financial Services for Persons with Disabilities, Including Those Newly Disabled Due to Long-Term COVID.*" I am happy to answer any questions that you may have and remain committed to working on this issue with you.

Respectfully submitted,

Cynthia DiBartolo
CEO - Tigress Financial Partners

The Nation's Only Certified Disabled and Woman-Owned Financial Services Firm (DOBE & WBEC)
 Member FINRA, SEC, NYSE, MSRB & SIPC

CEO - RISE Financial Services LLC

CHAIRPERSON - Financial Services Committee, Rainbow PUSH Coalition



Testimony before the
United States House of Representatives,
Financial Services Committee

“Diversity Includes Disability: Exploring Inequities in Financial
Services for Persons with Disabilities, Including Those Newly Disabled
Due to Long-Term COVID”

Testimony of:
Thomas Foley, JD
Executive Director of National Disability Institute
Washington, D.C.

Tuesday, May 24, 2022

Thank you, Madam Chair Waters, Ranking Member McHenry, Diversity and Inclusion Subcommittee Chair Beatty and Ranking Member Wagner, and other distinguished members of the committee. My name is Thomas Foley, and I am the Executive Director of National Disability Institute. Thank you for the opportunity to be here today to be part of “Diversity Includes Disability: Exploring Inequities in Financial Services for Persons with Disabilities, Including Those Newly Disabled Due to Long-Term COVID.” I’m here today not only as the Executive Director of National Disability Institute, but also as someone who is blind, has been on SSI and SSDI and has, over time, learned how to build an economic future for myself and my family.

There remain far too many barriers to economic advancement for people with disabilities. I still vividly remember as a freshman in college, hearing from a friend of this \$2,000 asset limit if one received SSI. I thought she was kidding. Why didn’t the government want me to save? I wanted what everyone else did: a job that led to a career, a home of my own, rainy day savings, a family, a shot at the American dream. That \$2,000 asset limit hasn’t changed since my freshman year in college. Simply put, asset and income limits discourage savings, work and hope. We strongly support S. 4102, the SSI Savings Penalty Elimination Act, which provides a modest beginning to address this barrier.

Underlying much of the financial inequity for people with disabilities is an unspoken but palpable belief that people with disabilities are incapable of building an economic future. I am often asked, “Do you work?” rather than the more traditional “Where do you work?” These low expectations permeate the disability experience from school and employment to public policy and even one’s friends and family. These low expectations can seep into the hearts and minds of people with disabilities themselves. The removal of policy barriers and an intentional focus on financial inclusion can go a long way in changing economic expectations for people with disabilities and their families.

Many other factors complicate long-term financial inclusion and savings for people with disabilities. I was lucky that in high school I received a financial education class that changed my life. I learned that every financial decision I made had a long-term financial implication—and I should take that very seriously. However, financial education for people with disabilities is still the exception rather than the rule. Standard financial education doesn’t recognize critical disability considerations, such as asset limits, Work Incentives, ABLE accounts, digital accessibility considerations or the additional costs of living with a disability, which amount to more than \$17,000 per year (NDI, 2020).

We can see the predictable results of this in the unbanked rate for people with disabilities. According to 2019 data from the Federal Deposit and Insurance Corporation, people with disabilities are three times more likely to be unbanked than people without a disability: 16.2% versus 4.5% (FDIC, 2020). Even greater disparities exist at the intersection of race and disability, where the data indicates that disabled Black householders have an unbanked rate of 28.5% while disabled Latino householders have an unbanked rate of 22.2%. It is difficult to plan for an economic future without the basic building block of a bank account.

There are similar Inequalities in Access to Bank Credit indicated by the data. According to 2019 data from the Federal Deposit and Insurance Corporation, people with disabilities are about 1.7 times more likely to have an unmet need for credit than people without a disability: 20.7% versus 12.2% (FDIC, 2020). Again, even greater disparities exist at the intersection of race and disability, where the data indicates that disabled Black householders have an unmet need for credit of 21.8% while disabled Latino householders have an unmet need for credit of 22.5%. It is difficult to plan for an economic future without access to credit.

Across all racial and ethnic groups, households with a disabled working-age householder have lower net worth, compared to households without disability (\$14,180 versus \$83,985) (NDI, 2020). Households with householders who are both Black and disabled have the lowest net worth (\$1,282). Lower percentages of persons with disabilities who are also Black (29%) and Latino (30%) are able to save for unexpected expenses, compared to those who have disabilities and are White (44%).

Many people with disabilities turn to self-employment and small business development as a viable alternative that provides greater control, choice and flexibility in terms of work schedule, environment and economic advancement. Unfortunately, disability status is not captured in large national efforts to collect information on small businesses (e.g., Census Bureau) or the more detailed annual small business surveys conducted by the Federal Reserve System. As a result, the absence of disability data renders business owners with disabilities invisible. This creates an obstacle to building a case for developing targeted programs for this underserved and too often overlooked population.

We support: the addition of disability lending disclosures under section 1071 from the Dodd Frank Act, adding the American with Disabilities Act definition of “disability” to the Equal Credit Opportunity Act and ensuring that disability becomes a measurable activity as part of the Community Reinvestment Act.

Banks, financial institutions and the emerging FinTech industry need to take intentional, targeted steps to better reach all people with disabilities in the communities they serve. There is a need to build trust and be proactive in outreach that offers affordable and accessible products and services to people with disabilities; there is also a need to improve access and responsiveness to individual and small business credit needs; and there is a need to improve information about how FinTech products offer new tools and strategies to promote improved and informed financial decision making. Whether FinTech products are developed and offered by new, emerging companies or by the traditional financial service providers represented by banks and credit unions, products and services must always be available in an accessible format that does not leave individuals who are blind, like me, and others with disabilities from benefitting from these new product and service offerings. When financial services respond to the accessibility and affordability needs of people with disabilities, all of us benefit.

In this work, we have seen first-hand the positive impact of financial education in the everyday lives of people with disabilities. From buying a home and covering out-of-pocket medical expenses to providing a way to save money to start a small business, financial inclusion has been a gamechanger for thousands of people with disabilities. Particularly for people with disabilities

who, due to their disability, have episodic employment or contract work, we have seen how access to savings allows individuals and their families to better financially navigate periods of unemployment, remain financially resilient and ultimately, improve their long- and short-term economic self-sufficiency.

Members of the committee, I started this testimony by mentioning my American dream. I bought that house, built a career and put two-and-a-half kids through college. I'm not particularly special. People don't need to change; systems do. With your help, today, we have the opportunity to change these systems and increase financial resilience and economic opportunity for millions of people with disabilities and their families. Thank you for the opportunity.

Testimony of
Caroline Sullivan
Executive Director
North Carolina Business Committee for Education
Office of the Governor
House Financial Services Diversity and Inclusion Subcommittee
Hearing on
Diversity Includes Disability: Exploring Inequities in Financial Services for
Persons with Disabilities, Including Those Newly Disabled Due to Long-Term
COVID
May 24, 2022

Good afternoon, Chair Beatty, Ranking Member Wagner, and Members of the Diversity and Inclusion Subcommittee. My name is Caroline Sullivan, and I am the Executive Director of the North Carolina Business Committee for Education, the education and workforce nonprofit in the Office of the Governor. I am honored to have been invited by Congressmen McHenry to talk about a program that addresses the barriers to employment for individuals with autism spectrum disorder.

My organization is a business-led nonprofit that focuses on work-based learning. We believe that these experiences are critical for students and young adults, yet many programs such as internships and apprenticeships, do not include individuals with disabilities. This is true for individuals who

have the education and skills to do the job, but face barriers in getting and keeping that job because they are autistic.

The number of autistic 18-year-olds transitioning from high school to adulthood is expected to increase from 1 in 150 young adults in 2012 to 1 in 44 in 2028, based on data from the Center for Disease Control. Yet compared to other disabilities, young adults with autism have the lowest rates of participation in employment.

There is an urgent need to develop programs for competitive employment for autistic adults. The interview process, onboarding and, and group dynamics of jobs demand high levels of social communication skills that most individuals with autism find difficult. And many employers want to include autistic team members, but do not know how to support them for success.

In 2018, we designed a paid, internship/on-the-job training program for individuals with autism spectrum disorder by working with the NC Division Vocational Rehabilitation and other partners to identify supports and align systems. Linking North Carolina with Innovative Talent or [LiNC-IT](#) makes the connections between employers, higher education, and government

services to provide opportunities for early career autistic professionals and develop a neurodiverse talent pipeline for NC employers.

Some large corporations have launched programs to help autistic candidates with the interview process, but many candidates need more support after the interview. This is what makes LiNC-IT so unique.

Seventy-one participants have completed or are currently working in LiNC-IT internships. More than 90% of participants who have completed the program are now in full time positions averaging above the median starting wage in the state, many in jobs that pay substantially higher wages. Prior to participation in the program, all were either underemployed or unemployed.

We are fortunate that North Carolina is a leader supporting individuals with autism. Thanks to the UNC TEACCH Autism Center, started 50 years ago and a model for other programs around the world and the Autism Society of NC, we have service providers with expertise in supporting individuals with autism in the workplace. They provide the job coaching services which are funded through Voc Rehab.

The team works with the employer to identify positions and pre-screens potential interns who have the skills needed for the job. Then they support the intern and employer during the interview process. The job coach works

with the intern and their manager during orientation, onboarding, and throughout the internship. They work with the employers on accommodations for the intern and help with wrap around supports like transportation.

At its core, LiNC-IT is focused on systems change -we work with employers to become more inclusive on a larger scale. We speak to groups of employees, help establish employee resource groups, and participate in company-wide events. UNC TEACCH is developing an online training for employers to train every team member to how to support co-workers with autism.

But true inclusion is not just getting that first job; it's also helping team members advance in their careers. Last year, one of our first interns who now serves on the LiNC-IT Collaborative asked if we could develop a program support career advancement. In April, Governor Cooper announced the Career Advancement Resources for Employees on the Spectrum (CARES) initiative to provide eligible state employees up to five hours of career coaching. We hope this can also be a model for other employers to support their neurodiverse colleagues.

We have partnered with large and small employers – 31 and expanding across numerous sectors, such as the financial industry¹. We are also rapidly expanding into state government. We currently have interns in four state agencies and departments and are in the process of placing interns in an additional three departments.

When I talk to employers, I stress that this is a talent acquisition strategy. The staggering unemployment rate for autistic adults is not just a barrier to financial stability for them, but a missed opportunity for employers to find a great source of talent.

As a mother of a child on the spectrum, I am proud to work in a state that supports and values individuals with autism. I encourage all public and private employers to develop programs like LiNC-IT, and we are happy to be a resource. Thank you.

¹ LiNC-IT has partnered with many financial institutions in North Carolina. Credit Suisse was our second employer and has been very successful in hosting LiNC-IT participants in their apprenticeship program and were so impressed with the work of the interns quickly moved them into full time employees. Fidelity Investments hosts LiNC-IT interns in their summer program for college students. Wells Fargo hired a former NCBCE LiNC-IT intern and Bank of America hired another former LiNC-IT intern.

[References](#)

- Baio, J., Wiggins, L., Christensen, D. L., Maenner, M. J., Daniels, J., Warren, Z., ... & Dowling, N. F. (2018). Prevalence of autism spectrum disorder among children aged 8 years—autism and developmental disabilities monitoring network, 11 sites, United States, 2014. *MMWR Surveillance Summaries*, 67(6), 1.
- Buescher, A. V., Cidav, Z., Knapp, M., & Mandell, D. S. (2014). Costs of autism spectrum disorders in the United Kingdom and the United States. *JAMA pediatrics*, 168(8), 721-728.
- Chiarotti, F., & Venerosi, A. (2020). Epidemiology of autism spectrum disorders: a review of worldwide prevalence estimates since 2014. *Brain sciences*, 10(5), 274.
- Maenner, M. J., Shaw, K. A., & Baio, J. (2020). Prevalence of autism spectrum disorder among children aged 8 years—autism and developmental disabilities monitoring network, 11 sites, United States, 2016. *MMWR Surveillance Summaries*, 69(4), 1.
- Maenner, M. J., Shaw, K. A., Bakian, A. V., Bilder, D. A., Durkin, M. S., Esler, A., ... & Cogswell, M. E. (2021). Prevalence and characteristics of autism spectrum disorder among children aged 8 years—autism and developmental disabilities monitoring network, 11 sites, United States, 2018. *MMWR Surveillance Summaries*, 70(11), 1.
- Roux, Anne M.; Rast, Jessica E., Anderson, Kristy A., and Shattuck, Paul T. N. *National Autism Indicators Report: Developmental Disability Services and Outcomes in Adulthood*. Philadelphia, PA: Life Course Outcomes Program, A.J. Drexel Autism Institute, Drexel University, 2017.



**Committee on Financial Services
Subcommittee on Diversity and Inclusion**

Hearing on
Diversity Includes Disability: Exploring Inequities in Financial Services for Persons
with Disabilities, Including Those Newly Disabled Due to Long-Term COVID

**Testimony of Vilissa Thompson, LMSW
Fellow, The Century Foundation
Co-Director, Disability Economic Justice Collaborative**

May 24, 2022

Good afternoon.

Thank you for the opportunity to testify today. My name is Vilissa Thompson, and I'm a Fellow at The Century Foundation, where I am a part of TCF's Disability Economic Justice Team and serve as co-director of the Disability Economic Justice Collaborative. The Disability Economic Justice Team's work at TCF aims to better understand and improve the economic status and security of disabled people in this country by addressing the barriers that stymie their chance to achieve the economic goals, dreams, and opportunities that matter dearly to them.

I speak before you today not just in my role at TCF, but also by bringing forth my intimate understanding of the issues I will discuss as a Black disabled woman who is a social worker, writer, and activist. **It is vital not only to understand the economic barriers faced by Americans with disabilities—but to apply an *intersectional* lens, to ensure that policies and reforms meant to address those barriers are effective at doing so for all disabled people rather than just the most privileged members of our community.** Thus, for my testimony, I want to bring the issues I'll cover to life by discussing them through the lens of a disabled young adult I'll name Keisha. Keisha is like many of our young students at this time of year—preparing to graduate from high school and enter the next chapter in her life as a Black young disabled adult.

People like Keisha face many roadblocks on their path to success, including independence, acquiring an education and that first job post-graduation, renting an apartment for the first time, learning how to balance a checkbook and save up for a rainy day, and other common firsts.

tcf.org

Disabled young people with intersecting identities like Keisha's—being disabled, of color, and a woman/femme—face unexpected barriers that defer and discourage them. These roadblocks are not happenstance; they are systematically put in place to delay progress for the few who are deemed undeserving of achieving their own dreams simply due to how they look and present in our country.

As I share my testimony today, I will focus on the following three key points:

- 1. Defining the disability community, as diversity includes disability.**
- 2. Explaining the economic barriers disabled people, and especially young disabled women of color, face.**
- 3. Describing the economic power of disabled Americans if changes are made.**

I appreciate the opportunity to testify today to both help the Committee better understand who disabled people are as well as to identify the barriers to economic independence that we face in the U.S. today.

1. WHO IS THE DISABILITY COMMUNITY IN THE UNITED STATES?

The U.S. disability community comprises 61 million people, or 1 in 4 adults. This number is steadily growing due to the pandemic, the mass disabling event of our time.

The Native/Indigenous community has the highest prevalence of disability, with 2 in 5 members in that community. And women make up 1 of every 4 disabled people..

There are many different types of disability, such as physical disability, being blind or low vision, being deaf or hard of hearing, intellectual/developmental disability, mental illness, chronic illness, among many others. A person can have more than one disability, and disability can be experienced at different times in one's life, due to aging, accidents/traumas, environmental factors, etc.

Disability can be a significant contributor to economic insecurity. It can lead to lower job retention and earnings, including living in poverty. Disability can be a factor in whether a person thrives in a country where productivity and one's ability to contribute to the labor force are prioritized more than who they are as an individual and the value they possess that goes beyond their labor to further the economic strength of society.

To better understand the economic realities faced by disabled people and the policies that they need to thrive, it is necessary to understand the intersectional aspects that affect who disabled people really are. So, getting back to Keisha, and how poverty, disability, and race affect the economic status of the disabled community, next I will discuss several barriers to economic security in the life of a disabled, young, Black woman.

2. ECONOMIC BARRIERS DISABLED PEOPLE FACE IN THE U.S.

Disabled people in the U.S. are *twice* as likely to live in poverty as their non-disabled peers. There are a number of factors that undermine the economic security of disabled people, including lack of access to needed supports and services as they transition to young adulthood; discrimination and marginalization within the education system; added costs that come with living with disability, also known as the “crip tax;” employment discrimination; outdated policies in our Social Security disability programs that can trap people in poverty; insufficient affordable, accessible housing; over-criminalization and police brutality; and more. It is critical to note that each of these barriers is even more profound for disabled people of color, as systemic racism in the U.S. only further compounds the structural and cultural ableism that disabled people face.

For the purposes of today’s hearing, I will highlight just a few of these barriers.

LOSS OF SERVICES AND SUPPORTS IN YOUNG ADULTHOOD

Young adulthood should be an exciting time, as Keisha prepares to finish high school and get her first job. But disabled young adults understand that their concerns for independence and self-sufficiency are tied to their disability—prompting many to wonder, will I be able to have the same education and employment opportunities as my non-disabled peers? As a disabled young person reaches 18-21, the support they may have had throughout childhood often disappears; the transition from youth to adulthood can be shocking when key supports that have kept them afloat, such as Supplemental Security Income (SSI) or IDEA services, are suddenly no longer available. This places disabled young adults and their families in a bind—how do I continue to make progress towards the goals that matter to me, with limited to no resources or supports? The aging-out predicament that disabled young people find themselves in can be the beginning of setbacks that may take years, if ever, to recover from.

DISCRIMINATION AND MARGINALIZATION WITHIN EDUCATION

Disabled young people understand how their disability can be, and is, used against them—the discrimination our students face in schools is often their first encounter with systemic ableism. Ableism is the social prejudice against disabled people, and disabled young people sadly become aware of ableism from the way they may be treated at school. I remember all too well the way teachers treated and discussed disabled students in mainstream classes versus those in accessible settings—those sentiments do not leave one’s psyche even years after graduation. That prejudice dictates whose educational experience is valued or devalued due to their ability to succeed and socialize in school. For disabled young adults whose disabilities and presentation were met with negativity or resentment, they become aware of how their disability can be weaponized against them.

For a graduating disabled young adult like Keisha, that weaponization can impact the kind of documentation they receive upon completion of their studies. Currently, there are states that allow an unequal two-tier system to exist—receiving a diploma or a certificate. Whether one receives a diploma or certificate is determined by the classroom settings they were in—mainstream or accessible classes. The idea behind certificates is that they offer an alternative for students who may not be able to complete typical diploma requirements. But the reality is, disabled students who receive a certificate instead of a diploma can have their ability to gain employment, post-secondary education, and other dreams stalled. A certificate is not viewed in the same manner as a diploma, and some students and families learn this too late before graduation nears. The inequality as to who gets to progress in society starts here, and is not the only block a young adult like Keisha can face.

ADDED COSTS OF LIVING WITH A DISABILITY (“CRIP TAX”)

Living with a disability is costly. Often called the “crip tax” within the disability community, disabled people are faced with paying extraordinary rates for services, tools, etc., that are needed to make their lives easier and accessible.

Take, for example, a service that has become more important for some in our community during the pandemic—food and grocery deliveries. For disabled people who are immunocompromised, reducing or eliminating the need to leave one’s home to get food is critical to keeping themselves and those they care about safe from contracting COVID. Other goods that have a high price tag are adaptive devices like wheelchairs and hearing aids, food for special diets, assistive technology for communication, personal attendant care, and even our medications.

Taken together, recent research suggests that households with a disabled adult [need an average of 28 percent more income](#)—an extra \$17,690 per year for a typical U.S. household—in order to achieve the same standard of living as a comparable household without a disabled member.¹ These added costs set Keisha even further back as she seeks independence and economic stability.

BARRIERS TO EMPLOYMENT

A disabled young adult like Keisha joins a workforce that has never fully considered disabled people as skilled or talented compared with their non-disabled peers. This is reflected in the numbers on disability and employment, and the way ableism has seeped into the workplace.

The Numbers

¹ “The Extra Costs of Living with a Disability in the U.S.—Resetting the Policy Table,” National Disability Institute, 2020, <https://www.nationaldisabilityinstitute.org/reports/extra-costs-living-with-disability/>.

When considering the employment-population ratio among disabled and non-disabled workforce demographics, the gap between disabled and non-disabled workers is profound. According to the Bureau of Labor Statistics, in 2021, the employment-population ratio for disabled people was 19.1 percent; a stark contrast when compared to their non-disabled peers at 63.7 percent. These numbers did shift slightly in 2020 and 2019 for disabled people, with the ratio being 17.9 percent and 19.3 percent respectively. (In the same timeframe of 2020 and 2019, the ratio for non-disabled people were 61.8 percent and 66.3 percent respectively.)

More than half of working-age disabled people in this country are not a part of the labor force; an astounding number for a country that encourages work the moment a person is legally able to do it.

Pay Gap and Subminimum Wage

Not only are we underemployed, but we are also sorely underpaid. A recent study by The Century Foundation and the Center for Economic and Policy Research found that disabled workers were paid 74 cents for every dollar paid to non-disabled workers in 2020.² The gap is even wider when you add race into the mix: Black disabled workers who work full-time were paid just 68 cents on average for every dollar paid to their white non-disabled counterparts. So, even if Keisha is able to find full-time work, she can expect to be paid significantly less than her white non-disabled peers.

And there's an even graver reality that often goes unnoticed: it is still legal to pay a disabled worker a subminimum wage. The Fair Labor Standards Act (FLSA) of 1938 created a federal minimum wage for most American workers; however, there is an exception for disabled people.

Section 14(c) of FLSA allows employers to legally pay disabled workers less than the full minimum wage, with no floor. The exception was intended to "sweeten" the buy-in to get employers to hire disabled workers. But today, subminimum wage has become one of the most egregious secret work exploitation tactics in our nation. Employers with 14(c) certificates pay disabled workers as little as pennies an hour for their labor, and disabled workers can end up trapped in what are known as "sheltered workshops," preventing them from advancing in their careers or finding competitive employment. Estimates suggest between 40,000 and 100,000 disabled workers are paid subminimum wages today. Many states have taken action to eliminate subminimum wages, yet more work has to be done to eliminate them across the country, as the Raise the Wage Act³ would do.

Ableism In Hiring

² Rebecca Vallas and others, "Economic Justice Is Disability Justice," <https://tcf.org/content/report/economic-justice-disability-justice/>.

³ H.R. 603, Raise the Wage Act of 2021.

For disabled young adults like Keisha who desire to work, ableism in the workplace is yet another hurdle they may endure in seeking to be employed. Hiring discrimination towards disabled workers is rampant, and can keep us from gaining opportunities at all. For someone like Keisha, racism and ableism present a multi-layered barrier — not only to being considered a worthy job applicant, but also impacting the kind of workplace treatment and upward professional mobility opportunities offered to them to sustain their talents. Indeed, a survey of disabled workers by the Center for Talent Innovation found that 1 in 3 disabled workers experienced bias or discrimination in the workplace, including being insulted or excluded because of their disability.⁴ The intersection of race and disability undeniably affects who in our community can and does progress in their respective fields and the kind of support offered to guarantee their success.

OUT-OF-REACH AND OUT-OF-DATE SOCIAL SECURITY DISABILITY PROGRAMS

I will not go into great detail about Social Security here because I know this is not the Committee's jurisdiction, but, as stated earlier, our society's heavy focus on productivity as the measure of an individual's worth isolates many disabled people who cannot contribute in this manner. The ostracization of not being able to earn an income in the traditional sense can make someone feel useless and unimportant. This is made even worse by inadequate benefits that for many are not enough to keep them from poverty, and which are incredibly difficult for many disabled people to access without help from a lawyer.

Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) are crucial financial lifelines for millions of disabled people in this country, young and old. Though these disability programs are a vital resource for millions of people with disabilities in the U.S., they are still out of reach and out of date for too many individuals and families due to a too-strict definition of disability, how shockingly laborious the application and disability determination processes are, and because benefit levels and eligibility rules have failed to keep pace with rising costs.

Take just one example: currently, the SSI asset limits are \$2,000 for an individual and \$3,000 for a couple, levels which have remained unchanged even for inflation since 1989. The lack of action to ensure that disabled people on disability programs are able to save without penalty is startling. Having the ability to save for emergencies is something that all of us should be able to do; being disabled shouldn't steal away the ability to achieve our financial goals. The push for SSI asset limit reform has been propelled with the backing of policymakers and stakeholders in the business and finance community like JP Morgan Chase.⁵ This focus has heightened due to the pandemic, as awareness regarding the harsh saving restrictions can create disastrous outcomes for individuals and families who do not have the means to handle either small or grand emergencies to remain afloat.

⁴ Sarah Parker Harris, Rob Gould and Courtney Mullin, "Research Brief: Experience of Discrimination and the ADA," ADA National Network Knowledge Translation Center, 2019, https://adata.org/research_brief/experience-discrimination-and-ada.

⁵ See JP Morgan Chase, "Enhancing Economic Opportunity and Mobility for People with Disabilities Through Asset and Income Limit Reforms," 2022, <https://www.jpmorganchase.com/content/dam/jpmc/jpmorgan-chase-and-co/documents/policy-center-asset-limit-issue-brief-ada.pdf>.

INSUFFICIENT AFFORDABLE, ACCESSIBLE HOUSING

The housing crisis currently facing our nation is a disability rights issue. Everyone should have the opportunity to obtain housing that is affordable, accessible for their needs, and safe. Yet for disabled young adults like Keisha looking to rent or buy for the first time, the conditions of the market are especially discouraging. For many years, just 5 percent of federally funded affordable housing has been required to be accessible to people with mobility disabilities, and just 2 percent for those who are blind or low vision—figures that are woefully inadequate to meet disabled people’s needs. The pandemic has further exacerbated disabled people’s challenges maintaining housing, with 40 percent of disabled renters in a state of worry about paying rent or having to defer payment, one year after the onset of the pandemic, compared with the national average of 25 percent, according to research by The Century Foundation.⁶

Race and disability collide to make the realities even bleaker for Black and Hispanic renters, who were incredibly likely to experience this phenomenon (at 52 percent and 50 percent respectively); we cannot ignore how this intersection places members in our community in grave danger of being houseless, particularly while still living through a pandemic.

With accessible and affordable housing out of reach, where does this put disabled young adults like Keisha who desire to have their own place for the first time in their lives? How can they further their independence in this manner if the rent is too high, and leaves little room for them to afford their other monthly bills, let alone prosper? These are the questions disabled young people across our country are asking themselves, and are awaiting answers to.

OVERCRIMINALIZATION & POLICE BRUTALITY

State-sanctioned violence and criminalization in this country is a disability issue—over 50 percent of people killed by the police are disabled. This is an intersectional matter that affects Black and Brown disabled people at alarming rates. For instance, more than half of Black disabled people in this country have been arrested by the time they reach the age of 28; this is double the rate when compared to their white disabled peers. Those whose deaths at the hands of the police we all learned of over the last decade were disabled: Freddie Gray, Korryn Gaines, Tamir Rice, Sandra Bland, and sadly countless others. One cannot effectively discuss police violence and the need for criminal justice reform without mentioning how race and disability factor into who experienced this atrocity, and why. Critically, this is an economic issue as well, because having a criminal record can present additional, often lifelong barriers to employment, housing, education, and more—further compounding the barriers disabled people already face.

⁶ Rebecca Vallas and others, “Economic Justice is Disability Justice.”

3. THE ECONOMIC POWER OF THE DISABILITY COMMUNITY IF CHANGES ARE MADE

Achieving the as-yet unrealized promises of the Americans with Disabilities Act more than 31 years after that law took effect—and finally breaking the persistent link between disability and poverty in the United States—will require centering the perspectives and experiences of disabled people in our economic policymaking. That is the focus of the recently launched Disability Economic Justice Collaborative, for which I serve as co-director.

Critically, removing barriers to economic security for disabled people will not only reduce poverty and hardship among people with disabilities in the U.S.—it will unlock the significant, untapped economic power of the U.S. disability community. For example, at a time when employers report struggling to find workers, removing barriers to labor force participation for disabled workers should be something we can all agree is more important than ever. And, as leading stakeholders in the financial community such as JP Morgan Chase have noted, preventing disabled people from building savings is shutting a huge swath of the nation out of banking altogether, harming the economy as a whole.

While achieving long-denied economic justice for disabled people in the U.S. will require applying a disability lens across the entire economic agenda, several of the bills currently under review by this Committee deserve serious consideration and would take important steps to remove barriers to economic security and independence for disabled people like Keisha.

For example, the **“Promoting Housing Accessibility Act”** would promote housing accessibility for people with mobility disabilities, those who are deaf or hard of hearing, and those who are blind or low vision, by requiring that no less than 10 percent of units in a federally assisted development must be accessible for those with mobility disabilities, and no less than 5 percent shall be accessible for those who are deaf or hard of hearing, and those who are blind or low vision. And the **“Eleanor Smith Inclusive Home Design Act of 2021”** would require that certain newly constructed, federally assisted housing units not covered by the Fair Housing Act, including single-family homes and townhouses, contain at least one level that is accessible to individuals with disabilities. Increasing the supply of affordable housing that is accessible for disabled people is long overdue.

Additional steps are needed—and I hope that today’s hearing is just the beginning of this critical conversation about removing barriers to economic security for disabled people in the U.S., including the millions newly disabled due to “long COVID.”

Though I used Keisha to humanize the facts I shared, I want to be perfectly clear that what happens to disabled people in America is not hypothetical. In fact, I myself have faced many of the disparities I highlighted. I was this young Black disabled adult trying to navigate systems that had roadblocks to impede my success. The data isn't abstract to me; it is personal, as it is for millions of disabled people in this country.

The systemic and societal realities disabled people, particularly those of color, endure must not be ignored when we discuss the economic barriers that impact our ability to not just survive, but thrive. Thriving is something everyone should have a right to do when provided the appropriate resources; the fact is, when we have systems that work for some and not others, the chances of thriving becomes bleak for those who are intentionally prevented from accessing what is available.



Statement for the Record

Consortium for Constituents with Disabilities Financial Security and Poverty Taskforce

Before the Committee on Financial Services

Subcommittee on Diversity and Inclusion

U.S. House of Representatives

Subcommittee Hearing: Diversity Includes Disability: Exploring Inequities in Financial Services for Persons with Disabilities, Including Those Newly Disabled Due to Long-Term COVID

May 24, 2022

The Consortium for Constituent with Disabilities (CCD) Financial Security and Poverty Task Force

CCD works to engage in concerted advocacy for national public policy that ensures the self-determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society free from racism, ableism, sexism, and xenophobia, as well as LGBTQ+ based discrimination and religious intolerance; that enhances the civil rights and quality of life of all people with disabilities and their families; and that reflects the values of the Americans with Disabilities Act and all civil rights law. The Financial Security and Poverty Taskforce specifically works to promote public policy aimed at increasing the financial security of all individuals with disabilities and their families. Because of the disproportionate number of people with disabilities living in poverty, our task force also advocates for public policy that impacts people living in poverty, including the disproportionate number of people of color with disabilities living in poverty.

ABLE Age Adjustment Act (S. 331/H.R. 1219)

We wish to underscore our support for the ABLE Age Adjustment Act as a critical piece of legislation that would help address inequities in financial services for people with disabilities. This bill would allow people with disabilities more opportunity to save and achieve financial independence. Despite the introduction of the ABLE Age Adjustment Act in every Congress since the passage of the original ABLE Act, people with disabilities that developed after age 26 still cannot use ABLE accounts to save for future expenses related to their disability. It is time for Congress to pass the ABLE Age Adjustment Act and expand access to ABLE accounts. The bipartisan, bicameral ABLE Age Adjustment Act would allow people who develop their disabilities before age 46 to

establish ABLE accounts, allowing them to save for future expenses without placing needed disability services, health care, and income support at risk.

SSI Savings Penalty Elimination Act (S. 4102)

Supplemental Security Income (SSI) provides an extremely modest cash benefit, a maximum of \$841 a month in 2022, for low-income individuals with disabilities and older adults that meet the strict means-tested criteria. In March 2022, nearly 7.6 million people: 4.3 million working-age individuals with disabilities; 1 million children with disabilities; and 2.3 million older adults relied on the program. Unfortunately, the benefit's low, outdated countable asset limit of \$2,000 for individuals/\$3,000 for couples does not allow people to save for emergencies, such as a leaky roof, car repair, or other unexpected expense. The current asset limit does not adjust for inflation and was last updated in 1989.

Introduced by Senators Sherrod Brown (D-OH) and Rob Portman (R-OH), the bipartisan SSI Savings Penalty Elimination Act would significantly improve the lives of SSI recipients by raising the asset limit to \$10,000 per individual/\$20,000 per couple. This would allow SSI beneficiaries to save more for unexpected expenses, improving their financial security and independence. The legislation also adjusts that number for inflation every year, a critical element in today's inflationary environment. We wish to underscore our support for this important bill.

Private Loan Disability Discharge Act of 2021 (H.R. 2498)

We wish to express our support for Representative Dean's "Private Loan Disability Discharge Act of 2021". Currently, people with disabilities with long term and substantial work limitations, called total and permanent disabilities, are eligible to have their federal student loans discharged. This protection includes many veterans, both with service-connected disabilities and those who became disabled following their service. This same relief is not available to people with disabilities who took out private student loans. Representative Dean's bill would address this unfair distinction and better ensure that all borrowers with disabilities would be able to discharge their student loans if they meet the existing total and permanent disability standard. It is particularly important to ensure that borrowers with disabilities have access to this relief now since the protections of the Stop Taxing Death and Disability Act are set to expire in 2025. This means that any loans discharged after 2025 as part of this provision, if enacted, will be potentially taxable if Congress does not extend these protections and we want to ensure that borrowers and families have plenty of time to plan for any future tax liabilities.

Equal Credit Act of 2022

We wish to express our support for the Equal Credit Act of 2022. Unfortunately, people with disabilities are often excluded from mainstream financial services and are less likely to be banked or have access to mainstream credit¹. The issue of people with disabilities being excluded from financial services is also an intersectional one. A history

¹ Auchenbach, K. (2019, November 20). Banking Status and Financial Behaviors of Adults with Disabilities: Findings from the 2017 FDIC National Survey of Unbanked and Underbanked Households and Focus Group Research. Retrieved from <https://www.nationaldisabilityinstitute.org/reports/banking-status-and-financial-behaviors-2019/>

of exclusive practices in the United States, such as redlining and employment discrimination, have resulted in a system where people of color with disabilities, particularly Black, Indigenous and People of Color (BIPOC) and the Latinx community, are at a particular disadvantage financially². However, the groups with the highest poverty rates are Black and Indigenous individuals with disabilities². These troubling statistics reinforce our view that any attempt to better the financial prospects of people with disabilities and people of color with disabilities should be pursued. We fully support the inclusion of the definition of disability as defined under the Americans with Disabilities Act to the Equal Credit Opportunity Act.

Conclusion

Promoting greater economic independence for people with disabilities and addressing existing inequities in financial services are top priorities for our taskforce. We thank the committee for this important hearing on a critical topic. We urge Congress to pass all of the bills referenced above. We are eager to work with you to ensure broader access to financial security for people with disabilities. Please contact Cyrus Huncharek (cyrus.huncharek@ndrn.org), David Goldfarb (goldfarb@thearc.org), or Michael Morris (mmorris@ndi-inc.org) with any questions or to discuss further.

Sincerely,

Autism Society of America
 Autistic Women & Nonbinary Network
 Cure SMA
 National Academy of Elder Law Attorneys (NAELA)
 National Association of State Directors of Developmental Disabilities Services
 National Disability Institute
 National Disability Rights Network (NDRN)
 National Down Syndrome Society
 National Organization of Social Security Claimants' Representatives
 The Viscardi Center

² Auchenbach, K. (2020, September 2). Research Brief: Race, Ethnicity and Disability. Retrieved from <https://www.nationaldisabilityinstitute.org/reports/research-brief-race-ethnicity-and-disability/>



Make today a breakthrough.

May 25, 2022

The Honorable Stephen F. Lynch
Member, Subcommittee on Diversity and Inclusion
U.S. House Financial Services Committee
United States House of Representatives
Washington DC 20515

Dear Representative Lynch,

On behalf of individuals with spinal muscular atrophy (SMA), a neurodegenerative disease that impacts the muscles used for breathing, walking, and other activities, **Cure SMA appreciates your participation in and comments at the House Financial Services Subcommittee hearing focused on barriers people with SMA and other disabilities face related to economic inclusion and security.** We ask that you help address the challenges raised at your hearing by supporting Cure SMA priorities to eliminate the savings penalty, incentivize employment, and expand accessible and affordable housing and transportation options.

ELIMINATING THE SAVINGS PENALTY

Some individuals with SMA rely on the Supplemental Security Income (SSI) program to assist with their basic living needs such as food, clothing, and shelter. In some states, SSI eligibility also provides critical access to specialized healthcare and community living supports through Medicaid. SSI is long overdue for an update to better reflect today's living costs and the needs of individuals with disabilities in the program.

While we support broad SSI program improvements, including benefit increases and removing the marriage penalty, **Cure SMA urges Congress to support the solution raised at the subcommittee hearing to boost SSI's extremely low asset limits, as proposed in the bipartisan SSI Savings Penalty Elimination Act.** *"These outdated caps severely limit my ability to save for emergencies or the future,"* said an adult woman with SMA. A parent of a college student with SMA said, *"having more savings would help my daughter as she graduates and tries to live as independently as possible."*

INCENTIVIZE EMPLOYMENT

Like other individuals with disabilities, some adults with SMA also struggle to find employment, even though individuals with SMA are highly qualified and educated, with 22% having earned a bachelor's degree and 20% completing a master's degree. According to Cure SMA's 2021 Community Survey, 23% of adults with SMA who sought employment were unemployed and 15% of those who were employed part-time sought full-time work. *"We bring so much to the workforce. Not all employers see our value,"* said an employed adult man with SMA. *"They don't realize that we are way more creative and more adaptable and can be a valuable asset to the company because of all the adversity we face in our lives."*

Cure SMA urges Congress to help breakdown workplace barriers for individuals with SMA and other disabilities by supporting the bipartisan Disability Employment Incentive

925 Busse Road, Elk Grove Village, IL 60007 | 800-886-1762 | info@cureSMA.org | cureSMA.org



Act (H.R.3765), which expands existing tax credits to encourage hiring and to make workplaces more accessible. In addition, Cure SMA seeks robust funding for the Vocational Rehabilitation Program, a Department of Education program that funds job training and employment services for people with disabilities, including those with SMA.

INVEST IN AFFORDABLE AND ACCESSIBLE HOUSING AND TRANSPORTATION

Physical and economic barriers in housing and transportation continue to jeopardize the full independence and community living of individuals with SMA and other disabilities. More than three decades since the passage of the Americans with Disabilities Act, individuals with SMA who use power wheelchairs still struggle to find affordable, accessible, and workable housing units and transportation modes. An adult with SMA found that driving his power wheelchair in the bike lane 45 minutes to and from work was his fastest and most reliable transportation option rather than public transportation. A woman with SMA described the challenge of finding accessible housing in her community. *"I make enough money to be able to live in a safe apartment in my city, but not an accessible one. But the accessible housing units have income limits that impact whether I can advance financially in my career without losing housing stability."*

Cure SMA urges Congress to address the lack of affordable and accessible housing and transportation by supporting funding increases in the fiscal year 2023 Transportation, and Housing and Urban Development, and Related Agencies Appropriations bill for Section 811 Supportive Housing for People with Disabilities Program and for Enhanced Mobility of Seniors and Individuals with Disabilities. Specifically, we seek no less than \$287.7 million for Section 811, as requested in the Department of Housing and Urban Development's FY 2023 budget justification, and \$50 million for Formula Grants for the Enhanced Mobility of Seniors and Individuals with Disabilities, as requested in the Department of Transportation's FY 2023 budget justification.

We appreciate the focus on people with disabilities, including SMA, at this important hearing and ask for your consideration of Cure SMA's requests. For more information, your staff can contact Maynard Friesz, Vice President for Policy and Advocacy at Cure SMA, at 202-871-8004 or maynard.friesz@curesma.org.

Sincerely,

Kenneth Hobby
President
Cure SMA

Maynard Friesz
Vice President of Policy & Advocacy
Cure SMA



The Honorable Maxine Waters
Chairwoman
House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

May 24, 2022

Dear Chairwoman Waters,

We write to you today to express our support for the *Disability Disclosure Act of 2022* introduced by you at today's hearing. As you know, this important legislation would require public companies to include information on the disability status of their employees in their annual reports.

Requiring disclosure on individuals with disabilities in companies' workforces represents the first key step to not only understanding this demographic's representation in the workplace, but also where progress still needs to be made. Individuals with disabilities make significant contributions to the American economy, with a total after-tax disposable income of about \$490 billion.¹ Yet despite the passage of the Americans with Disabilities Act more than three decades and one in four American adults having a disability, individuals with disabilities still face discrimination in the workplace today, deal with inaccurate assumptions about their abilities from employers, are underrepresented in corporate America, and have higher rates of poverty than individuals without disabilities.²

Recent research has revealed significant economic benefits when individuals with disabilities are embraced in the workplace. According to "Getting to Equal: The Disability Inclusion Advantage," a report published by Accenture, Disability:IN and the American Association of People with Disabilities (AAPD), companies that embrace best practices for employing and supporting persons with disabilities achieved 28 percent higher revenue, double the net income, and 30 percent higher economic profit margins.³ Moreover, companies that improved their inclusion of persons with disabilities over time were four times more likely than others to have total shareholder returns that outperformed those of their peer group.

¹ Michelle Yin, et al., "A Hidden Market: The Purchasing Power of Working Age Adults With Disabilities," April 2018, at 7, cited in Solving "Then What?": Empowering Investors to Achieve Competitive, Integrated Employment for Persons with Disabilities, The Harkin Institute for Public Policy & Citizen Engagement (Jan. 2021), at 12.

² "Disability Impacts All of Us," Centers for Disease Control and Prevention.
<https://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html#:~:text=61%20million%20adults%20in%20the,Graphic%20of%20the%20United%20States>.

³ Accenture, Getting to Equal: The Disability Inclusion Advantage (January 17, 2020),
<https://disabilityin.org/resource/business-case/>



Investors and executives are increasingly demanding information on disability inclusion efforts to make informed decisions as well. For example, a group of investors, led by New York State Comptroller Thomas P. DiNapoli and Oregon State Treasurer Tobias Read, with over \$2.8 trillion in assets under management – including Bank of America, TD Bank, Voya Financial, the California State Teachers' Retirement System, and the New York State Common Retirement Fund – recently signed a joint letter calling on the companies they invest in to take steps to create an inclusive workplace for people with disabilities.⁴ Top CEOs have also signed Disability:IN's CEO Letter on Disability Inclusion urging fellow Fortune 1000 executives to join them in advancing equality and inclusion and to participate in the Disability Equality Index.⁵

Requiring disclosure criteria to include disability status is key to reducing the inequality faced by individuals with disabilities in the workforce as well as increasing the long-term value of companies and returns to shareholders. A report by the Center for Talent Innovation found that 75% of employees with disabilities in the United States have ideas that would drive value for their companies – compared with 61% of employees without disabilities.⁶ Yet, according to the Bureau of Labor Statistics, the labor force participation rate of working-age (16-64) people with disabilities was 36.7% in December 2021, while the labor force participation rate for working-age (16-64) people without disabilities was 76.6%.

Previously, Disability:IN and AAPD sent a comment letter to the Securities and Exchange Commission (SEC) in April 2021 urging the inclusion of people with disabilities in board diversity rules.⁷ Disability:IN and AAPD also sent a letter to SEC Chair Gary Gensler in December 2021 urging the Commission to require companies to collect and disclose certain diversity information including disability status.⁸ Disability:IN applauds the introduction of this important legislation vital to increasing economic opportunity for individuals with disabilities and urges its swift passage.

⁴ "Global Investor Group Representing \$2.8 Trillion Appeals to Companies to be Inclusive," Disability:IN. <https://disabilityin.org/business-case/investor-statement/>

⁵ "CEOs are 'IN' for the Disability Equality Index," Disability:IN. <https://disabilityin.org/ceos-are-in/>

⁶ "Disabilities and Inclusion," Coqual. https://coqual.org/wp-content/uploads/2020/09/CoqualDisabilitiesInclusion_KeyFindings090720.pdf

⁷ "AAPD & Disability:IN Comment Letter to SEC," Disability:IN, April 6, 2021. <https://disabilityin-bulk.s3.amazonaws.com/2021/AAPD+DisabilityIN+SEC+Comment+Letter+4.6.21+Final+508.pdf>

⁸ "AAPD & Disability:IN Letter to Chair Gensler," Disability:IN, December 3, 2021. <https://disabilityin-bulk.s3.amazonaws.com/2022/AAPD+DisabilityIN+Letter+to+Chair+Gensler.pdf>



801 18th Street NW
Washington, DC 20006-3517
(O) 202.872.1300
www.PVA.org

501(C)(3) Veterans Non-Profit

June 13, 2022

The Honorable Joyce Beatty
Chairwoman
Diversity and Inclusion Subcommittee
Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515

The Honorable Ann Wagner
Ranking Member
Diversity and Inclusion Subcommittee
Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515

Dear Chairwoman Beatty and Ranking Member Wagner:

Paralyzed Veterans of America (PVA) appreciates the opportunity to offer this Statement for the Record to the Subcommittee's May 24, 2022, hearing titled, "Diversity Includes Disability: Exploring Inequities in Financial Services for Persons with Disabilities, Including Those Newly Disabled Due to Long-Term COVID." PVA is the nation's only congressionally-chartered veterans service organization representing veterans with spinal cord injuries and/or diseases (SCI/D).

As the hearing title implies, any discussion of diversity must include people with disabilities. So, too, must policymakers recognize that the diversity within the population of those with disabilities includes veterans. In this statement, we share with you some data about the population of veterans with disabilities, their participation in the array of federal benefit programs, and some of the ways in which those programs hinder their economic security. We hope that this information may spur policymakers to consider the impact on low-income veterans with disabilities whenever they consider changes, enhancements, or reforms to federal safety net programs.

According to 2020 Census Bureau data, some 18 million veterans live in the United States. Among veterans who had a U.S. Department of Veterans Affairs (VA) service-connected disability, Post-9/11 veterans had a 39 percent chance of having a disability rating of 70 percent or more — significantly higher than for veterans from other periods.¹ Although the VA assigns ratings for varying degrees of impairments from zero to 100 percent, it is generally understood that those veterans rated at 70 percent or more are among the most significantly disabled. They will have access to a variety of VA benefits and services — some of which depend on the level of their disability rating.

Many other veterans have disabilities that are not rated by the VA for compensation because their disabilities are either unrelated to their military service or the veteran has been unable to prove service connection.

¹ Census Bureau, 2020 Veterans Report - <https://www.census.gov/newsroom/press-releases/2020/veterans-report.html>

Some veterans may have a service-related disability rated at a low percentage yet have a significant non-service-related disability. Unfortunately, little current data exists about veterans with non-service-connected disabilities even though they are more likely to depend on benefit programs outside the VA. PVA membership data shows that approximately half of our members are non-service-connected for their SCI/D.

The second largest cohort of veterans (4.0 million) served during peacetime (1975 to 1990).² Many of these veterans may have service-connected disabilities as well as disabilities acquired due to age. Low-income veterans who served during peacetime may not have as much access to services and benefits through the VA as those who served during a period of war and, if they have disabilities, may depend more heavily on the programs available to other Americans with disabilities. According to a Census report, peacetime veterans, along with World War II veterans (fewer than 500,000) had the highest percentage with income-to-poverty ratios below 150 percent. In other words, these two groups had a greater share of veterans who were living in or near poverty in 2018 than other veteran cohorts.³

Many people often assume that veterans with disabilities are served primarily by VA programs and benefit systems. It is essential for policymakers to realize, as will be illustrated below, that veterans with disabilities and their families depend on the full spectrum of programs serving other Americans with disabilities. They receive critical assistance from numerous federal financial and safety net programs from Social Security, including disability insurance (SSDI) and Supplemental Security Income (SSI), to SNAP, and Medicaid. And granular examination of experiences among differing racial and ethnic cohorts of veterans – including disabled veterans – offers additional details about these Americans.

Income Security and Poverty

The VA offers two types of financial supports for veterans with disabilities - disability compensation for those with service-connected disabilities and pension benefits for low income elderly veterans or veterans with non-service-connected disabilities. The latter is a means tested benefit similar to SSI and requires the veteran to have served during a period of war. Approximately 288,000 low income elderly or disabled veterans receive VA pension benefits which average about \$1,150 a month.⁴

If veterans have a work record sufficient to qualify for Social Security retirement and SSDI, they may also receive those benefits in addition to any service-connected benefits for which they may be entitled. Some low-income veterans may receive SSI or SSDI in addition to VA pension but the pension amount will be reduced by the amount of SSDI benefits. Benefits such as SSI, TANF, food stamps, and other similar benefits will not count as income for VA pension purposes. It is PVA's understanding, however, that the reverse is not true: SSI, TANF, General Assistance, food stamps, Medicaid, and housing programs do count VA pension income. As a consequence, low-income elderly and disabled veterans who rely on the VA pension program will be disadvantaged under other federal support programs that may be as important to them and their families. Consistency in federal benefit eligibility criteria would make these systems more equitable and less confusing for these veterans.

² Ibid

³ Ibid

⁴ National Center for Veterans Analysis and Statistics - <https://www.va.gov/vetdata/Utilization.asp>

Social Security provides considerable economic support to the nation's veterans and their families. In 2021, over 8.5 million veterans received Social Security benefits, accounting for 15.4 percent of all adult Social Security beneficiaries. The average monthly benefit for veterans younger than 61 was \$1,396 while the average monthly retirement benefit for veterans 62 and older was approximately \$1,680. The poverty rate among veterans 61 or younger was 14.2 percent.⁵ Somewhat older data from the Social Security Administration (SSA) showed approximately 950,000 veterans received SSDI, which constituted at least 75 percent of personal income for 52 percent of those veterans. Among those veterans, 26 percent had family income below 150 percent of the poverty level. If Social Security income were not included, 59 percent would have had family income below 150 percent of the poverty level.⁶

In 2019, of the roughly 1.6 million veterans with disabilities in the United States, 15.2 percent lived below the poverty line.⁷ Recent research from the SSA examined the importance of Social Security to various veteran populations. In a longitudinal comparison of veterans from 1995 to 2015, SSA found that "income and poverty characteristics of aged veterans vary by race/ethnicity. The percentages of veterans in poverty and near poverty were generally higher for minority veterans than for [W]hite veterans. Between 1995 and 2015, poverty and near-poverty rates rose among both [B]lack and [W]hite veterans aged 55–61."⁸

Such statistics demonstrate how vital Social Security is to millions of veterans and veterans with disabilities. Policymakers must bear in mind that changes to Social Security or efforts to reduce benefits can have a major impact on the lives of vulnerable veterans and their families.

Housing

The Bob Woodward Foundation, has identified housing insecurity as a significant issue facing veterans in 2022. The foundation finds many veteran households at risk of homelessness with 12.9 percent reporting income at or below 150 percent of the poverty line, and 9.2 percent of veterans receiving public assistance. Additionally, half of veterans between the ages of 25 and 54 had less than \$3,000 to \$4,000 total in their bank accounts.⁹

For veterans with mobility impairments, housing that meets their physical accessibility requirements is often one of their most critical needs. An analysis of 2019 Housing Survey data revealed that about five percent of the households surveyed (some 6.8 million) reported having difficulty navigating or using their homes due to access issues. This survey focused on the general population experience but we believe it also reflects the experiences of many veterans with disabilities.

Federal housing programs are often confusing for veterans with disabilities to understand and navigate. Layered on top of federal rules and regulations, these programs are managed at the state and local level and may have additional rules for beneficiaries to abide by. Some states have created benefits for veterans with

⁵ Population Profile: Veteran Beneficiaries, 2020, <https://www.ssa.gov/policy/docs/population-profiles/veteran-beneficiaries.html>

⁶ SSA Fact Sheet - <https://www.ssa.gov/news/press/factsheets/ss-customer/military-veterans-dib.pdf>

⁷ 2020 Annual Disability Statistics Compendium - <https://disabilitycompendium.org/compendium/2020-annual-disability-statistics-compendium?page=13>

⁸ Retirement and Socioeconomic Characteristics of Aged Veterans: Differences by Education and Race/Ethnicity <https://www.ssa.gov/policy/docs/ssb/v79n1/v79n1p1.html>

⁹ [Veteran Housing Insecurity Identified As 2022's Most Pressing Issue - Bob Woodruff Foundation](#)

disabilities that interact differently from state to state with federal program policies. There are assorted work and economic self-sufficiency incentives in many housing programs such as the Family Self Sufficiency Program, Individual Savings Accounts, Moving to Work block grants, and homeownership voucher programs. However, in many instances, these are optional and not all public housing authorities offer them. Many veterans with disabilities have no idea what type of housing they are using. The lease provided to tenants may offer some explanation of the housing they are applying for but most will take whatever housing they can obtain given the scarcity of affordable shelter.

Disabled veterans with Section 8 vouchers often have a hard time finding a landlord willing to take them. The dearth of accessible, affordable housing inventory and financial limits in voucher programs have always posed challenges for these veterans. However, these are exacerbated by the bureaucracy involved in landlords' participation in HUD programs and credit and background checks required for residents, as well as stigma about mental health, justice issues, and fear about firearms safety often associated with disabled veterans.

H.R. 4695, the Eleanor Smith Inclusive Home Design Act, would be of significant help for many veterans with disabilities. PVA has been a long-time supporter of this legislation which would require that certain newly constructed, federally assisted housing not covered by the Fair Housing Act, (such as single-family homes and town houses), contain at least one level that is accessible to individuals with disabilities. While the focus of this measure is to make such housing "visitabile," it would nevertheless expand the inventory of accessible housing.

We also believe that the draft bill, "Promoting Housing Accessibility Act," is a long overdue improvement to federal housing accessibility rules. This bill would enhance housing accessibility for persons with mobility, hearing, or vision impairments by requiring that no less than 10 percent of units in a federally assisted development must be accessible for persons with mobility impairments, and no less than five percent shall be accessible for persons with hearing or vision impairments. We look forward to its introduction.

Food Insecurity

A recent analysis from the Center on Budget and Policy Priorities (CBPP) found roughly 1.2 million veterans live in households that participated in SNAP from 2017 to 2019. As noted by the CBPP, for low-income veterans, who may be unemployed, working in low-wage jobs, or have disabilities, SNAP provides an essential support that enables them to purchase nutritious food for their families.¹⁰

Yet, SNAP can be extremely confounding for veterans with disabilities because of differing program eligibility rules for the elderly and for the disabled and because of complicated definitions of family. Further complications can arise for veterans with criminal records because individuals with such histories may not be able to get access to SNAP and TANF safety nets. More than half of justice-involved veterans have either

¹⁰ Center on Budget and Policy Priorities – SNAP Assistance to Low Income Veterans - <https://www.cbpp.org/research/food-assistance/snap-helps-12-million-low-income-veterans-including-thousands-in-every#:~:text=About%201.2%20million%20veterans%20live,put%20food%20on%20the%20table>

mental health problems—namely PTSD, depression, or high anxiety—or substance-abuse disorders, most notably alcohol or cocaine addiction.¹¹

A Department of Agriculture study cited by CBPP found that 11 percent of veterans aged 18 to 64 experienced food insecurity in 2015-2019 and were more likely to experience it than non-veterans. “Veterans of color were more likely than [W]hite veterans to experience food insecurity. In addition, veterans who had a disability, were unemployed, or had lower education attainment were at greater risk of food insecurity.” Another study cited by CBPP found that depression and suicidal ideation were more common among food-insecure veterans.¹²

A 2021 RAND Corporation study found that some veteran subgroups experience higher rates of food insecurity than U.S. veterans overall. Among these veterans are those who served in Afghanistan and Iraq, women veterans, veterans who are experiencing or have experienced homelessness, and veterans with serious mental illness. Approximately 1.5 million live below the federal poverty level and an additional 2.4 million veterans are thought to live paycheck to paycheck at approximately twice the federal poverty level.¹³

Starting in October 2017, the VA implemented a screening tool to assess food insecurity into its health system’s electronic health record clinical reminder process. Should a veteran appear at risk for food insecurity, it prompts VA staff to connect the veteran to appropriate resources and the veteran’s primary care provider is notified. Since then, the VA has conducted over 10 million food insecurity screens.¹⁴ While studies have found this targeted food insecurity assessment has facilitated outreach to particular veteran populations, RAND notes “not all at-risk veterans use the VA system.”¹⁵

Employment

It goes without saying that a well-paying job is among the most important factors in economic security. Yet, veterans with disabilities have a much lower rate of labor force participation than their non-disabled veteran counterparts and significant numbers of these veterans fall within the cohort of the working poor.

For example, the Bureau of Labor Statistics has collected data showing that the labor force participation among Black veterans with disabilities is 16.4 percent while the rate for their non-disabled counterparts is 61 percent. For Latino veterans with disabilities, their labor force participation rate stands at 41.5 percent while their nondisabled counterparts have a rate of 71.5 percent. Similar disparities are evident for Asian, women, and White veterans with disabilities and without disabilities.¹⁶

¹¹ <https://www.research.va.gov/currents/0918-VA-researcher-examines-Vets-who-collide-with-criminal-justice-system.cfm>

¹² Op. Cit. CBPP, SNAP Assistance to Low Income Veterans

¹³ Dubowitz, Tamara, Food Insecurity Among Veterans: Veterans’ Issues in Focus. Santa Monica, CA: RAND Corporation, 2021 - <https://www.rand.org/pubs/perspectives/PEA1363-2.html>

¹⁴ [HHRG-117-VR10-Wstate-UtechA-20211002-U1.pdf \(house.gov\)](https://www.house.gov/imo/docinfo/?doc_id=117-VR10-Wstate-UtechA-20211002-U1.pdf)

¹⁵ Op. cit. - Dubowitz, Tamara, Food Insecurity Among Veterans: Veterans’ Issues in Focus.

¹⁶ Bureau of Labor Statistics - Table 7. Employment status of veterans 18 years and over by presence of service-connected disability, reported disability rating, period of service, and sex, August 2020, not seasonally adjusted <https://www.bls.gov/news.release/vet.t07.htm> and unpublished tables.

Veterans with a disability are more likely to be among the working-poor than those veterans who are non-disabled. The working-poor rate for veterans with a disability is 7.9 percent compared to 4.4 percent for those with no disability.¹⁷

While many people on SSDI or SSI can take advantage of work incentives in those programs, low income veterans with disabilities on the VA's pension benefits are disadvantaged if they seek to better themselves economically. For example, a low-income veteran with a non-service-connected disability may receive a VA pension benefit as well as a small amount of SSDI. The veteran can access Social Security work incentives that afford the ability to return to the benefit rolls if a work attempt fails. However, once that same veteran returns to work and earns even a modest income, the VA pension terminates and the veteran will be unable to reinstate the pension in the event he or she can no longer be employed. Not only does this put at risk the veteran's economic support but also the benefits of the veteran's dependents associated with the VA pension.

Low-income veterans with disabilities are at a particular disadvantage when it comes to work incentives if they are living in public housing while on VA pension. Many years ago, HUD established a policy that it would disregard a certain amount of earnings for purposes of rent subsidy for people with disabilities on TANF, SSI, or SSDI attempting to return to work. The earnings disregards do not apply to veterans in HUD-funded housing who receive VA pension or service-connected disability compensation. As a result, veterans with disabilities in HUD funded housing who want to go to work face increased housing costs because of their exclusion from these HUD disregards.

Veterans with disabilities seeking to establish a small business encounter many of the same impediments that other entrepreneurs with disabilities face. Although these veterans ostensibly have access to self-employment programs through the VA Veteran Readiness and Employment (VR&E) program, VR&E counselors are often unfamiliar with VA's small business programs and are unable to assist veterans with setting up a business plan. Even though there are funds within this VA program for business start-up costs, few veterans are able to access that money. Although there is a Small Business Administration (SBA) program for veteran entrepreneurs, SBA only guarantees a loan so the veteran has to go to a bank for capital. Sadly, veterans with a disability are often not viewed as a good investment by financial institutions because, like many aspiring disabled entrepreneurs on Social Security – VA benefits are not considered reliable income.

The draft bill, "Equal Credit Act of 2022," would amend the Equal Credit Opportunity Act to include persons with a disability as a protected class and protect them from lending discrimination. Such legislation would be of considerable benefit to veterans with disabilities seeking to achieve economic self-sufficiency and we look forward to its introduction.

Conclusion

As the foregoing illustrates, veterans with disabilities are found in many federal programs designed to support and sustain Americans with disabilities. The success and improvements made to those programs can be of great benefit to these veterans with disabilities. However, there are numerous dilemmas experienced by

¹⁷ The Veteran Working-Poor: The Relationship between Labor Force Activity and Poverty Status - November 2017 - Department of Veterans Affairs https://www.va.gov/vetdata/docs/SpecialReports/The_Veteran_Working_Poor.pdf

veterans with disabilities often caused by criteria and rules that conflict with the benefits they receive from the VA.

As the Subcommittee considers legislation to address financial disparities, employment challenges, and barriers to affordable and accessible housing, we hope that the data and examples contained in this statement will help to inform this work.

Sincerely



Heather L. Ansley, Esq., MSW
Associate Executive Director of Government Relations
Paralyzed Veterans of America

***Diversity and Inclusion Subcommittee Hearing on “Diversity
Includes Disability - Exploring Inequities in Financial
Services for Persons with Disabilities, Including Those Newly
Disabled Due to Long-Term COVID” - Tuesday, May 24th,
2022 @ 12:00PM***

Statement of Representative Jan Schakowsky

Thank you, Chairwoman Beatty, for holding today’s hearing on inequities impacting people with disabilities, and for allowing me the opportunity to discuss my critical legislation, H.R. 4695, the Eleanor Smith Inclusive Home Design Act.

For far too long, seniors and Americans with disabilities have faced accessibility barriers to buildings and homes across the country due to a lack of inclusive design. According to the CDC, one in 4 adults in the United States have some type of disability.¹ This includes nearly 45 million people who have mobility issues that cause them serious difficulty walking or climbing stairs. These numbers will rise as more Americans experience long-COVID and find themselves with new disabilities and limitations.

Despite this, 95 percent of new single-family homes and townhouses built with federal assistance fail to include any features that make it possible for people with mobility impairments to live in or visit. Many houses have steps at all entrances and hallways, as well as doorways too narrow for users of wheelchairs or walkers to pass through easily, if at all. This burdens people with disabilities in many communities by dramatically reducing the housing options and availability for low-income households with a member with a disability.

New single-family homes and townhouses built with federal dollars should be open to all, and the Eleanor Smith Inclusive Home Design Act would take steps to guarantee just that. This legislation would make all homes built with federal dollars accessible by requiring visitability features such as single floor living, no-step entry, and extra-wide halls and doors. Building these requirements into new homes costs next to nothing and pays enormous dividends in personal inclusion, freedom, health, and housing choice.

I have now been championing this issue for over 20 years, and this legislation would increase the number of homes available for people with disabilities, seniors, and veterans. Almost 32 years after the passage of the ADA, it is time to build on its promises by passing my legislation and providing Americans with the tools they require to live comfortably in their own homes.

¹ <https://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html>

